
A REPORT ON HOUSING IN SAN FRANCISCO

Housing policy -- California -- San Francisco
Housing -- " -- "
Relocation (Housing) -- " -- "

May, 1967

CENTER FOR REAL ESTATE AND URBAN ECONOMICS
Institute of Urban and Regional Development
UNIVERSITY OF CALIFORNIA
BERKELEY 4, CALIFORNIA

INSTITUTE OF GOVERNMENTAL
STUDIES LIBRARY

DEC 5 1979

UNIVERSITY OF CALIFORNIA

Prepared for
Mayor John F. Shelley
by the
Inter-Agency Committee on Urban Renewal
City and County of San Francisco

5/25/67

79 03140

INSTITUTE OF GOVERNMENTAL
STUDIES LIBRARY

DEC 19 2024

UNIVERSITY OF CALIFORNIA

7903140

OFFICE OF THE MAYOR
San Francisco

May 12, 1967

Mayor John F. Shelley
200 City Hall
San Francisco, Calif. 94102

Dear Mayor Shelley:

Attached is the report on citywide housing needs and programs which has been prepared in connection with the study of the proposed Central Housing Relocation Service. The report was prepared under the general direction of a subcommittee of the Inter-Agency Committee on Urban Renewal. The membership of the subcommittee is shown on the attached list.

If the Board of Supervisors approves your recommendation calling for the establishment of a Central Housing Relocation Service, it will be necessary:

- (1) to have more accurate information than is now available concerning the citywide supply of housing suited to the needs of families who may be required to relocate as a result of public improvement programs;
- (2) to increase our efforts to add to the supply of housing for low income and moderate income families; and
- (3) to assign responsibility within the City government to an agency for recommending adjustments, as necessary, in the scheduling of public improvement programs if such programs increase the number of families who have to be relocated at a time when an adequate supply of housing for these families is judged to be available.

In developing proposals to meet these needs, it has been necessary to consider citywide housing issues. The present report attempts to provide this broader context within which final decisions on the proposed Central Housing Relocation Service can be made.

Any effort to encompass at one time all of the major issues which are involved in the subject of citywide housing needs, policies, and programs is bound to be uneven and to attract attention to unmet needs. However, as will be evident to those who read the attached report, great impetus has been given during the past three years to the broad range of activities for which the City government is responsible that are directed at improving housing conditions in San Francisco. If the principal recommendations presented in the report are finally judged to be necessary and reasonable, and are successfully carried out, San Francisco will have committed itself,

OFFICE OF THE MAYOR
CITY OF LOS ANGELES

May 11, 1965

Mr. John L. Nelson
City Hall
San Francisco, Calif. 94102
Dear Mr. Nelson:

Reference is made to the report on the subject of the proposed merger of the City of Los Angeles and the County of San Diego, which has been reported to the Mayor of the City of Los Angeles by the Mayor of the County of San Diego. The report was received by the Mayor of the City of Los Angeles on May 11, 1965. The report is being forwarded to you for your information.

It is the policy of the City of Los Angeles to maintain its independence and to preserve its autonomy. The Mayor of the City of Los Angeles is not prepared to accept the proposed merger of the City of Los Angeles and the County of San Diego.

The Mayor of the City of Los Angeles is not prepared to accept the proposed merger of the City of Los Angeles and the County of San Diego. The Mayor of the City of Los Angeles is not prepared to accept the proposed merger of the City of Los Angeles and the County of San Diego.

The Mayor of the City of Los Angeles is not prepared to accept the proposed merger of the City of Los Angeles and the County of San Diego. The Mayor of the City of Los Angeles is not prepared to accept the proposed merger of the City of Los Angeles and the County of San Diego.

The Mayor of the City of Los Angeles is not prepared to accept the proposed merger of the City of Los Angeles and the County of San Diego. The Mayor of the City of Los Angeles is not prepared to accept the proposed merger of the City of Los Angeles and the County of San Diego.

The Mayor of the City of Los Angeles is not prepared to accept the proposed merger of the City of Los Angeles and the County of San Diego. The Mayor of the City of Los Angeles is not prepared to accept the proposed merger of the City of Los Angeles and the County of San Diego.

The Mayor of the City of Los Angeles is not prepared to accept the proposed merger of the City of Los Angeles and the County of San Diego. The Mayor of the City of Los Angeles is not prepared to accept the proposed merger of the City of Los Angeles and the County of San Diego.

for the first time, to the formulation annually of a citywide housing program within which the large number of housing-related activities of the City government can be coordinated in a way we believe will be significantly more effective than has been possible in the past.

The main conclusions and recommendations of the report, which are presented in Section V, may be summarized as follows:

1. Housing Relocation Program and Housing Supply. A successful housing relocation program will require an increase in the supply of housing for families of low and moderate income and a method of establishing priorities for public improvement programs which require the relocation of a significant number of families.
2. Continuing Housing Survey and Analysis. The report recommends that responsibility be assigned to the Department of City Planning for organizing and maintaining a central housing data collection and information service. If this is done, some of the critical gaps in the information needed to operate the proposed Central Housing Relocation Service can be eliminated and the City government will have a reasonably accurate and continuing basis, for the first time, for preparing and maintaining a comprehensive citywide housing program.
3. Proposed Housing Program Advisory Board. Eight different departments of City government have programs of major importance which are related to housing. Within the structure of City government, as defined by the Charter, it is necessary to establish a new Housing Program Advisory Board whose primary responsibility would be to recommend annually to the Mayor a citywide housing program which would encompass the programs of the several departments. The Board would be staffed by the Department of City Planning and the Inter-Agency Committee on Urban Renewal. It would not have operating responsibilities.
4. Continuing Support for Existing Housing Programs. The report describes the full range of existing housing policies and programs, with particular attention focused on those programs which are aimed primarily at increasing the supply of housing for families of low and moderate income. The City government now has an impressive set of policies and programs designed to meet these needs. Actions which can be taken now to remove the obstacles that are delaying or slowing down these programs are indicated.
5. Study of Possible New Programs. New ways of meeting long recognized needs are being developed both here and elsewhere. The proposed Housing Program Advisory Board would be responsible for recommending studies of the most promising new programs and for developing support for experimental projects if the studies suggest such efforts.
6. Role of Mayor's Office and Inter-Agency Committee on Urban Renewal. If the new staff assignment is made to the Department of City Planning as recommended, and if the new Housing Program Advisory Board is established as recommended, the Mayor's Office and the Inter-Agency Committee on Urban Renewal will be able to be far more effective in coordinating support for the key housing programs that can most realistically meet our citywide

For the first time, in the formulation annually of a comprehensive housing program, the Housing Committee has been able to take into account the needs of the entire community. It is a new departure in the history of the Committee, and it is hoped that it will be a permanent one.

The following are the recommendations of the Committee, which are presented in Section V, and are submitted as follows:

1. Housing Program for the Year 1957-58: A comprehensive housing program for the year 1957-58 will result in an increase in the supply of housing for the community of 100 units. This will be achieved by the construction of 100 units of housing, and a further 100 units of housing will be made available by the conversion of existing buildings.

2. Housing Program for the Year 1958-59: The Housing Committee has decided to continue its program of housing construction for the year 1958-59. It is recommended that the Housing Committee should continue to construct 100 units of housing for the year 1958-59, and that it should also continue to convert existing buildings into housing units. It is further recommended that the Housing Committee should continue to make available 100 units of housing by the conversion of existing buildings.

3. Housing Program for the Year 1959-60: The Housing Committee has decided to continue its program of housing construction for the year 1959-60. It is recommended that the Housing Committee should continue to construct 100 units of housing for the year 1959-60, and that it should also continue to convert existing buildings into housing units. It is further recommended that the Housing Committee should continue to make available 100 units of housing by the conversion of existing buildings.

4. Housing Program for the Year 1960-61: The Housing Committee has decided to continue its program of housing construction for the year 1960-61. It is recommended that the Housing Committee should continue to construct 100 units of housing for the year 1960-61, and that it should also continue to convert existing buildings into housing units. It is further recommended that the Housing Committee should continue to make available 100 units of housing by the conversion of existing buildings.

5. Housing Program for the Year 1961-62: The Housing Committee has decided to continue its program of housing construction for the year 1961-62. It is recommended that the Housing Committee should continue to construct 100 units of housing for the year 1961-62, and that it should also continue to convert existing buildings into housing units. It is further recommended that the Housing Committee should continue to make available 100 units of housing by the conversion of existing buildings.

6. Housing Program for the Year 1962-63: The Housing Committee has decided to continue its program of housing construction for the year 1962-63. It is recommended that the Housing Committee should continue to construct 100 units of housing for the year 1962-63, and that it should also continue to convert existing buildings into housing units. It is further recommended that the Housing Committee should continue to make available 100 units of housing by the conversion of existing buildings.

housing needs. Major changes in the existing Charter of the City and County of San Francisco which are concerned only with the subject of housing and which do not encompass the entire structure of the City government, including, for example, the provisions of the Charter dealing with personnel, should not be considered until the recommended organizational modifications, as presented in the attached report, are tried. During the past three years, many changes have been made within the structure of the existing Charter which have significantly improved the work of most of the policy-making bodies and staffs of departments which are concerned in one way or another with housing needs, policies, and programs. The present report recommends that these important changes and improvements be further strengthened.

It is my understanding that the report will now be reviewed by the Citizens Housing Task Force which you intend to appoint. The members of the Inter-Agency Committee on Urban Renewal will assist the Task Force in every possible way. A critical review of our conclusions and recommendations will be particularly helpful at this time.

I wish to express special appreciation to Mr. John Anderson, Assistant Deputy for Development, for his work on this assignment. Members of the staffs of several departments have made contributions of importance to our work, but Mr. Anderson, as the principal author of the report, has enabled us to develop a more comprehensive view of this complex subject than has been possible in any of the earlier studies which have been made by the Committee.

Sincerely,

T. J. Kent, Jr.
Deputy for Development

Attmts.

INTER-AGENCY COMMITTEE ON URBAN RENEWAL
Subcommittee on Housing and Relocation

T. J. Kent, Jr. (Chairman)
Deputy for Development

Joseph E. Arington
Deputy for Social Programs

John H. Anderson
Assistant Deputy for Development

Nathan B. Cooper
Controller

M. Justin Herman, Exec. Dir.
Walter Gaby
San Francisco Redevelopment Agency

Allan B. Jacobs, Director
Joseph Barnwell
Department of City Planning

Eneas J. Kane, Exec. Dir.
Revels Cayton
Fred S. Threefoot
San Francisco Housing Authority

Thomas J. Mellon, Chief Administrative Officer
Thomas G. Miller

S. Myron Tatarian, Director
Robert S. Levy
Bernard A. Cummings
Department of Public Works

Ronald H. Born, Director
Department of Social Services

William Becker, Director
Miss Edith Witt
Human Rights Commission

Dr. Ellis D. Sox, Director
John C. Kelterer
Robert Bullock
Department of Public Health

Everett Brandon, Director
Economic Opportunity Council

UNITED STATES DEPARTMENT OF HOUSING AND DEVELOPMENT
OFFICE OF THE SECRETARY

W. B. Smith, Jr., Chairman
Federal Housing Administration

James E. Sullivan, Director
Federal Housing Administration

John H. Green, Deputy Secretary
Federal Housing Administration

John E. Cooper, Director
Federal Housing Administration

W. B. Smith, Jr., Chairman
Federal Housing Administration

John H. Green, Deputy Secretary
Federal Housing Administration

John E. Cooper, Director
Federal Housing Administration

James E. Sullivan, Director
Federal Housing Administration

W. B. Smith, Jr., Chairman
Federal Housing Administration

John H. Green, Deputy Secretary
Federal Housing Administration

John E. Cooper, Director
Federal Housing Administration

James E. Sullivan, Director
Federal Housing Administration

W. B. Smith, Jr., Chairman
Federal Housing Administration

CONTENTS

Letter of Transmittal

Preface - a
Foreward - b

- I. INTRODUCTION - 1
- II. HOUSING SUPPLY AND DEMAND - 6
 - Information from Published Sources - 6
 - High and Middle Income Housing - 12
 - Moderate Income Housing - 15
 - Low Income Housing - 17
 - Private Rental Housing - 19
 - Special Housing Problems - 19
 - Racial Discrimination - 20
 - Housing Problems of the Elderly - 21
 - Relocation Housing - 23
 - Housing for Single Persons - 24
 - Summary and Conclusions - 26
- III. CITY HOUSING POLICIES - 29
 - Workable Program - 29
 - Mayor's Housing Program, 1964 - 30
 - Agreement on Western Addition A-2 - 34
 - Yerba Buena Center Project - 35
 - Code Enforcement - 36
 - Housing Appeals Board - 36
 - Relocation Appeals Board - 37
 - Discussion on Proposed Inner Mission Planning Study - 37
 - Morrison Resolution - 38
 - Equal Opportunity in Housing - 39
 - Coordination - 40
 - Summary and Conclusions - 42
- IV. PROGRAMS AND AIDS FOR LOW AND MODERATE INCOME HOUSING - 44
 - Public Housing - 44
 - Leased Housing Program - 46
 - Rent Supplement Program - 47
 - Federal Mortgage Insurance (Sec. 220 and 221 of Housing Act) - 50
 - Rehabilitation Loans - 53
 - Rehabilitation Grants - 54
 - Federally Assisted Code Enforcement - 54
 - The San Francisco Development Fund - 55
 - Finder's Fee Program - 56
 - Welfare Rent Payments - 57
 - Summary and Conclusions - 59

V. RECOMMENDATIONS - 64

Responsibility for Housing Survey and Analysis Work - 64

Housing Program Advisory Board - 64

Continuing Support for Existing Housing Programs - 66

(a) Programs of the Housing Authority - 67

(b) Programs of the Redevelopment Agency - 68

(c) Code Enforcement Programs - 69

(d) Residential Neighborhood Stabilization - 69

(e) Regional Housing Opportunities - 69

Possible New Policies and Programs - 70

TABLES

Table I Unmet Housing Needs by Household Income, 1964 - 8

Table II Housing Construction/Demolition Record, 1960-1965 - 10

Table III Housing Construction/Demolition Record, 1960-1965, by Type of Structure (number of units) - 11

PREFACE

This report on housing needs has been prepared by the Inter-Agency Committee for Urban Renewal (IACUR) primarily to aid the Mayor and Board of Supervisors in establishing a central, city-wide housing and business relocation service as proposed by the IACUR.

In preliminary discussions of the proposed relocation service, questions have been raised about the relationship between city housing policies and programs and the proposed relocation service. In particular, there is concern about effective control over public actions which require relocation of persons or businesses so that such actions proceed only on the assurance that an adequate supply of relocation housing will be available in the amount and of the type needed at the time it is needed.

This report attempts to provide information that will help resolve some of these questions concerning the proposed relocation service. The report is also intended to lead to reconsideration of City policies and programs which affect housing supply and demand so that available funds and efforts can be directed in the most effective way to meet identified housing needs.

FOREWORD

This is a report on the state of housing in San Francisco. The particular aim of the report is to provide background information for consideration of the establishment of a central housing relocation service.

An attempt has been made to draw from various published sources and current information some general indication of the nature and magnitude of our immediate housing needs.

Significant gaps in housing or housing-related information have been noted and, in some cases, described in detail.

Special kinds of housing problems, such as those caused by racial discrimination, have been identified.

City housing policies and programs have been summarized and action pursuant to these policies and programs have been noted.

Federal aids and programs for housing have been described and their use, effectiveness, and limitations have been noted.

Possible new approaches for meeting housing needs have been listed and some described in detail.

Finally, recommendations have been offered for improving the City's ability to identify and meet its housing needs.

It has not been possible in the report nor critical to its purpose to present a complete analysis of housing supply and demand or particular housing problems. This report is the first of a series of reports on housing and will serve as a starting point for consideration of both immediate and long range housing goals and programs. Subsequent reports should focus in detail on critical problems such as those caused by racial discrimination, taxation policies related to cost of housing and other such considerations.

Recommendations in the last section of the report deal with the establishment of procedures for continuous review and appraisal of City policies and programs on housing and housing-related actions.

I. INTRODUCTION

The Importance of Housing

Shelter is one of the basic human needs. In terms of food supply, some humans have shelter in abundance, others have enough to get by with, but others suffer from malnutrition - their shelter is inadequate to sustain healthy living. Food, shelter and clothing are frequently equated on the human need scale, yet it has always been more tolerable to have inadequately housed persons in our midst than underfed and underclothed. Shelter cannot be as easily provided by one individual for another as can food and clothing. Shelter is more permanent than food or clothing; it occupies space, is usually not transportable, and is very costly compared to food and clothing.

"Housing", as generally thought of, means more than just "shelter". Housing is "home", an institution of which shelter is a vital part. It has social, economic, psychic and spiritual dimensions, as well as physical. The home is completely enmeshed with a vast range of human values and emotions. Although there is some housing that is primarily shelter, such as hotels, rooming houses, barracks, dormitories and the like, even these places for temporary dwellers take on the "home" aspect for those who must spend extended periods of time in them. For some, there is no other "home".

Public concern for housing has for many years extended to both the shelter and the home aspects of housing. Concern for the social and economic dimensions of housing is more and more evident. Nor is this concern limited to the poor or the "have nots"; it extends to all levels of society. The suburbs are irrefutable evidence of this.

Proof need not be given that housing is an accepted public concern. The important question is, "what are the limits or dimensions of this public

The Importance of Housing

concern?"

Housing needs are volatile. They both affect and change with the social consciousness of the community. They are not the same in each community. Each community must find its own way of responding to its social consciousness. But it must respond.

Measuring Housing Needs

At what point does a housing "need" occur? Who determines this need? At what level or by what criteria are housing needs "met"? These are difficult questions to answer because many variables are involved. There can be no disagreement, certainly, that those at the bottom of the housing scale have critical housing needs. But, even in this instance the need is difficult to define exactly.

One reason this is so is because judgments have to be made about what should be done to improve housing conditions. It must decide, for example, at what level and to what extent will government assistance be provided to meet individual housing needs. Public opinion, which runs the gamut of judgments and ideas, must somehow be translated into policies which define the limits of public assistance. Whose judgments or which set of judgments shape these policies? By the very nature of the process, policies are constantly changing. Thus, the definition of need is also constantly changing.

The Federal government has established national policies aimed at promoting safe, sanitary housing for everyone. Each community has to decide its own goals and objectives in this regard. Thus, community housing goals and objectives become measures of what are judged to be local housing needs. In Section III, some of the City's existing housing policies and programs will be summarized. These policies and programs reflect goals and objectives, although they may be unstated. It must be decided if these goals and objectives adequately express the City's social conscience and if these present policies and programs are sufficient to meet the needs expressed by these goals and objectives.

More specifically, in the use of statistical data to measure housing

need, problems are encountered. For one thing, housing needs are determined, in part, by the application of criteria or standards which someone has judged to be proper measures of need, such as "standard", "substandard" or "seriously substandard". If all housing information was compiled according to the same standards and criteria, measurement and comparability of data would be much simpler than it is. Such is not the case, and probably never can be.

Another difficulty encountered in measuring housing needs is finding and selecting data that is available from various sources. Much housing data has been collected for limited or single purposes, which means that much of it is not readily comparable to data from other sources. Some data, such as vacancy information, is soon obsolete or is very difficult to obtain on a city-wide basis.

Some essential information needed to help determine housing needs is not presently available. An example of this is knowing, with a fair degree of accuracy, the effect of various public and private actions on future housing needs. To do this requires the capability of analyzing the inter-relationships of a number of factors -- such as rents, vacancies, incomes, preferences and age of housing -- in a relatively short time. This capability is presently being developed on an experimental basis as a result of the recently completed CRP Study for San Francisco. Concomitant with this is the development of the City's capability for the collection and maintenance of housing information that would permit such analysis to be made. However, the present lack of comprehensive, up-to-date information on housing is a serious limitation when attempting to determine the relationship between housing supply, housing demand, and housing need.

Caution About the Limitations of this Report

The reader of this report should keep in mind the scope of this report as stated in the Foreword. Particularly, the reader should keep in mind the subjective nature of housing "facts" and the difficulty of measuring housing needs. In Section II, the reader should be cautious about noting the source of the information presented, for much information has been quoted or unavoidably used out of context. The use of statistical information and conclusions drawn from published sources does not necessarily mean that endorsement or validity is being accorded the information. In the second part of Section II, there is discussion of some of the "facts" or conclusions presented in the first part.

The attempt to present information in summary form may have resulted in oversimplification or glossing over some particularly difficult housing problem areas. This has not been intended. Hopefully, the areas of greatest need have been identified so that more thorough attention can be given to judging present policies and programs and to the continuing task of reshaping them to make them more effective in meeting San Francisco's critical housing needs.

II. HOUSING SUPPLY & DEMAND

Information From Published Sources

The following excerpts from published sources are presented to give a general indication of housing supply in relation to housing demand. It must be emphasized that most of the statistics on housing conditions and housing needs are derived from the 1960 Census and, in the case of the CRP report, the projections of future housing needs are based upon assumptions made by the CRP consultant about future population trends, housing goals and other city policies. In addition, there are gaps in the information, some of which are noted, which preclude all but general conclusions to be made from the information presented.

The Community Renewal Program report prepared by the Arthur D. Little Company for the Department of City Planning contains a number of conclusions about our present and future housing needs.¹

From the 1960 housing census information the consultants concluded that there has been an improvement in quality of housing in San Francisco during the ten year period, 1950 to 1960, due to new construction, demolition of substandard housing, upgrading of substandard units, and the City's capital investments.² Despite this, however, approximately 47,000 of the City's 310,559 total housing units were substandard or seriously substandard.² Current redevelopment projects and concentrated code enforcement programs will upgrade about 4950 of the substandard units and about 3450 of the seriously substandard units. This will leave approximately 38,600 units substandard or below.

-
1. San Francisco Community Renewal Program, ADL final report to the City Planning Commission, City & County of San Francisco, October, 1965.
 2. CRP p. 32

The consultant described the "unmet housing needs" of San Francisco residents in 1960 using three criteria as measurements: (1) overcrowding, (2) substandard or seriously substandard units, and (3) more than 25% of income for rent or owning a home valued at more than $2\frac{1}{2}$ times annual income.³

This information, shown on Table I, is significant because it describes households in "need" according to income levels. As is to be expected, the lower the income, the greater the need. The greatest number with "unmet needs" were those paying more than they should for housing.

It would be more accurate to describe the latter category - overpayment - in terms of rent and payment on a home rather than "owning" a home. The factors which contribute to high rent/payment-to-income ratio can be surmised, but among them are the combination of a large number of persons with very low incomes and a scarcity of housing in the low rent range. Or stated differently, the market, in the absence of rent controls, will bear more than many low income persons should have to pay. It is significant to note that the highest percentage of persons living in substandard housing were also in the low income group - \$4,999 and below. Since in substandard housing the lowest rents are generally to be found, it is reasonable to conclude that a great number of persons paying more than they should for housing were paying the price for substandard housing; i.e., substandard as defined in the CRP report.⁴

High land costs, high labor and financing costs contribute to the high cost of home ownership. For these reasons, if not others, not many low income families can seriously consider buying a home in San Francisco.

A renewal program for 1966-1972 was recommended in the CRP report as the first step toward achieving the long-range goals set forth in the report. Among the specific housing targets which the report said the City can reasonably expect to meet by 1972 are the following:⁵

-
- 3. CRP p. 38
 - 4. CRP p. 32
 - 5. CRP p. 17 & 20

"UNMET HOUSING NEEDS BY HOUSEHOLD INCOME, 1964
SAN FRANCISCO (1)

Table I

<u>\$</u> <u>ANNUAL</u> <u>INCOME</u>	<u>%</u> <u>HOUSEHOLD IN</u> <u>NEED CATEGORY</u>	<u>#</u> <u>TOTAL</u> <u>HOUSEHOLDS</u>	<u>#</u> <u>HOUSEHOLDS LIVING IN</u> <u>UNITS WITH MORE THAN</u> <u>1.01 PERSONS PER ROOM</u>	<u>#</u> <u>HOUSEHOLDS LIVING IN</u> <u>SUBSTANDARD AND</u> <u>SERIOUSLY SUBSTANDARD</u> <u>UNITS</u>	<u>#</u> <u>HOUSEHOLD PAYING MORE</u> <u>THAN 25% INCOME FOR</u> <u>RENT OR OWNING HOME</u> <u>VALUED MORE THAN 2½</u> <u>TIMES ANNUAL INCOME</u>
0-1,999	96.0	46,000	1,750 ((31.8)	17,000 (37.0)	37,250 (80.9)
2-2,999	88.4	21,250	1,500 (7.1)	6,100 (28.7)	14,800 (69.6)
3-3,999	63.7	25,750	2,100 (8.2)	5,250 (20.4)	10,250 (39.8)
4-4,999	50.3	29,000	2,250 (7.8)	4,500 (15.5)	7,900 (27.2)
5-5,999	40.7	28,750	2,500 (8.7)	3,100 (10.8)	6,500 (22.6)
6-6,999	37.9	24,250	2,100 (8.7)	2,250 (9.3)	4,250 (17.5)
7-7,999	31.0	19,800	1,500 (7.6)	1,500 (7.6)	3,750 (18.9)
8-8,999	24.0	15,500	1,200 (7.7)	1,100 (7.1)	1,750 (11.3)
9-9,999	19.0	13,000	800 (6.2)	800 (6.2)	1,000 (7.7)
10-11,999	12.0	19,000	1,100 (5.8)	1,100 (5.8)	500 (2.6)
12-14,999	7.5	12,100	900 (7.4)	800 (6.6)	250 (2.1)
15+	6.0	<u>15,000</u>	<u>750</u> (5.0)	<u>250</u> (1.7)	<u>0</u> (6.8)
TOTAL		269,400	18,450 (6.8)	43,750 (16.2)	88,200 (32.7)

SOURCE: San Francisco City Planning Department, "San Francisco Community Renewal Program," October, 1965,
San Francisco, Figure 2, Page 38.

(1) Data does not include households in 2-4 unit owner occupied structures and households not in major residential areas.

"To meet the long-range housing needs of middle and upper middle income groups and to eliminate current housing deficiencies, the private building industry should increase the rate of new private construction to about 3400 units per year, or a total of 20,400 units in six years. These new units should be primarily rental or owner-occupied single family structures and rental structures with five or more units.

"A minimum of 9650 standard units will be required for low-income households during the period. Existing and planned public housing units for low-income households will total 5800 units within the next several years. However, not all of these units will be "available" to meet this low-income housing gap, since many public housing tenants are "hard core" poor who are likely to remain in occupancy. If one-half of these units become available, 2900 units can be used to meet the low-income housing gap. If all the 2500 additional public housing units recently authorized can be built in the coming year, this will leave a net gap of 4250 low-income units."

The forecasted housing needs for middle and upper income groups can be checked to some extent against current information on housing construction activity.

Table II is a record of the dwelling units constructed and dwelling units demolished between 1960 and 1965. According to these figures, there was a steady increase from 1960 to 1965 in the number of new units constructed over the units demolished. By 1964, the 3400 units per year rate projected in the CRP had been reached. If the increase in net gain were to continue at the 1960-65 rate, the target figure of 20,400 new units by 1972 will have been well exceeded. It appears, however, that there was a sharp decline in new construction beginning in 1966 and that the downward trend may continue.

Table III shows the 1960-65 construction/demolition figures by number of structures and number of units. These figures indicate that the gain in housing units has not been in large family units, which is the projected need, but rather that demolition has removed primarily single family dwelling while new construction has added primarily high rise structures. Unfortunately, a breakdown on the size of units constructed is not readily avail-

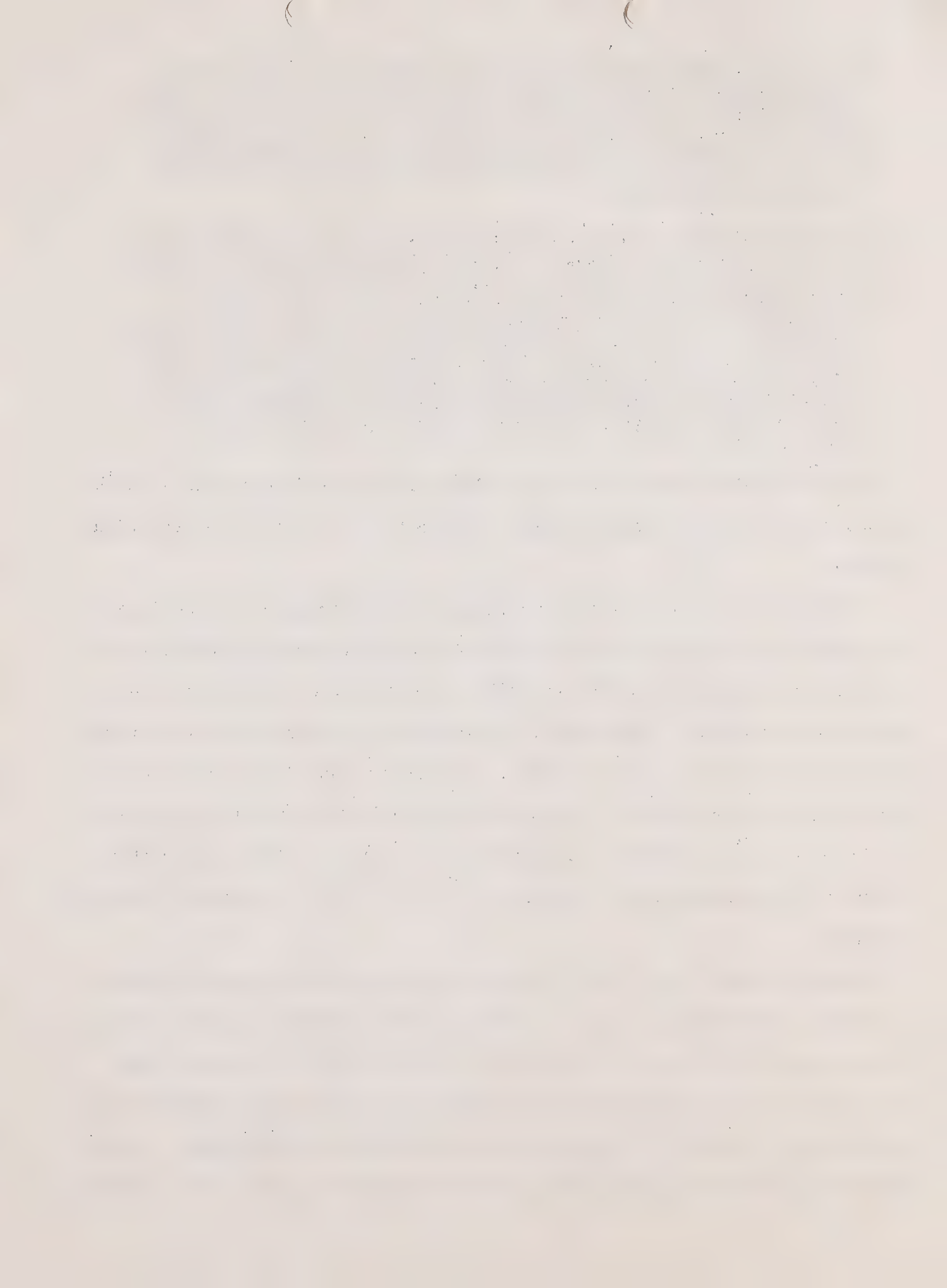


TABLE II

HOUSING CONSTRUCTION/DEMOLITION RECORD 1960-1965¹

<u>Year</u>	<u>Number of Dwelling Units Constructed</u>	<u>Number of Dwelling Units Demolished**</u>	<u>Net***</u>
1960*	1,859	621	1,269
1961	2,360	481	1,807
1962	3,483	445	2,978
1963	3,552	618	2,867
1964	4,638	702	3,852
<u>1965</u>	<u>4,246</u>	<u>799</u>	<u>3,406</u>
TOTAL	20,138	3,666	16,179

¹ Source: San Francisco Department of City Planning, January, 1967.

* Figures for 1960 represent only 3/4 of the year.

** Demolition figures for 1960-65 based on best available information. Demolition records are much less complete and reliable than construction records.

*** Figures do not include motel or hotel units.

TABLE II I

HOUSING CONSTRUCTION/DEMOLITION RECORD, 1960-1965,
BY TYPE OF STRUCTURE (NUMBER OF UNITS) ¹NEW CONSTRUCTION 1960-65

<u>Units/Structure</u>	<u>Structures Number</u>	<u>Percent</u>	<u>Units Number</u>	<u>Percent</u>
1	3,106	62.0	3,106	15.4
2	408	8.1	816	4.1
3	60	1.2	180	0.9
4	305	6.1	1,220	6.0
5 - 9	654	13.0	4,319	21.4
10 - 19	355	6.9	4,624	23.0
20+	<u>113</u>	<u>2.2</u>	<u>5,873</u>	<u>29.2</u>
TOTAL	5,012	100.0	20,138	100.0

DEMOLITION

<u>Units/Structure</u>	<u>Structures Number</u>	<u>Percent</u>	<u>Units Number</u>	<u>Percent</u>
1	1,153	63.7	1,153	31.4
2	352	19.4	704	19.2
3	111	6.1	333	9.1
4	48	2.6	192	5.2
5 - 9	107	5.9	707	19.3
10 - 19	32	1.8	391	10.7
20+	<u>7</u>	<u>0.8</u>	<u>187</u>	<u>5.1</u>
TOTAL	1,810	100.0	3,667	100.0

¹ Source: San Francisco Department of City Planning, January, 1967.

able, but it is safe to assume that there were relatively few units built to accommodate large families. Even if the 1960-65 construction rate held up, which it hasn't, most middle income families would not be able to pay the market price for single family units, to say nothing of the lower income group. Added to this is the general resistance of families with children to live in high rise structures even if the rents are within their ability to pay. This attitude may change as more high rise structures are designed with families in mind and fewer alternatives are available; i.e., single family homes.

Alteration and rehabilitation of private structures that produce a change in the number of units is very small. This was the conclusion reached by the Department of City Planning when compiling the information in Tables II and III, quoted above. In fact, the change is estimated to be less than one-tenth of one percent. Most alteration activity results in a decrease in dwelling units rather than an increase. What effect alterations have on rent increases is another matter and one of great importance. No data is readily available to indicate what these effects have been in the 1960-66 period, but it can be assumed that the owners of improved property will try to recover the expenses of remodeling or alteration through rent increases. In many cases, alterations are made to property in a deliberate attempt to move the property permanently into a higher rent category.

High and Middle Income Housing

There are no standard definitions that clearly distinguish the difference between "low," "moderate," "middle," and "high" income housing. Income serves as a measure to determine eligibility for various types of public assistance, such as public housing or rent supplements. Low and moderate income housing differs from middle and high income housing in that certain Federal financial aids and subsidies are made directly available for develop-



ment of low and moderate incoming housing. No attempt will be made here to define the limits for the four classifications - low, moderate, middle and high. However, some mention should be made of the housing supply for persons in the higher income brackets; i.e., those not in the moderate or low income groups whose housing needs are discussed below.

There is a general impression that the high income person in San Francisco has a wide choice of housing. There is visual evidence to bear out this impression in the many new high-rise residential structures built in the City since 1960. Most of these units are in the "luxury" class - high rent or high purchase price. Table III, p. 11, shows that 113 multi-unit structures were built between 1960 and 1965 with 20 or more units each for a total of 5,873 units. Assuming that most of these units were built at market prices, the rent for these units would necessarily be in the middle and high categories.

Vacancy figures are indicative of supply. A recent vacancy study in San Francisco (February, 1966) provides some information on vacancies in units constructed since 1960 and vacancies in the higher rent units.⁶ The study established that the vacancy rate for apartment structures 1 to 5 years old was 10.6%.⁷ The total vacancy rate for San Francisco was 5.6%. Of the total 945 apartment buildings of four or more units included in the survey, the vacancy rate for apartments renting in the \$250 to \$400 range averaged 20.4%. In the 945 structures there were 409 two-bedroom apartments in the \$250 to \$299 rent range. Of these, 36.4% were vacant.⁸

These figures are by no means conclusive, but they do indicate that high income households have a wide choice in the rental market. The survey indicates that there has been a tapering off in construction of new high rent units which reflects the lack of demand for such units.

6. Branaman, Marybeth & Thomas, Michael M., Apartment House Vacancy Study, San Francisco, February, 1966, Bay Area Council

7. Branaman-Thomas, p. 16

8. Branaman-Thomas, p. 20

1891

1891

1891

1891

1891

1891

1891

1891

1891

1891

1891

1891

1891

1891

1891

1891

1891

1891

1891

1891

1891

Middle income groups - roughly \$9,000 to \$15,000 per year - have tended to solve their housing problems by finding housing outside of San Francisco. In the 1950-60 period, San Francisco lost approximately 14,000 single family residences while the surrounding communities (metro area) gained 175,000 such units.⁹ During the same period, the City lost some 20,000 families.¹⁰ At the same time, the number of families with incomes of \$7,000 to \$10,000 increased by 166% - 16,565 to 44,045. Families with incomes \$10,000 and over increased by 344% - 9,270 to 41,172.¹¹

This seeming contradiction - loss of middle income families, yet a dramatic gain in middle income households - can be partially explained by the fact that, between 1950 and 1960, there was a dramatic increase in income both for those who stayed in the City and those who left, and the fact that the income figures include unrelated individuals living together as a "household," many of which had combined incomes.

The CRP consultant postulated that the trend toward an increase in the number of households with children and with incomes greater than \$8,000 per annum will continue to 1978¹² and that special efforts should be made to keep these households in San Francisco.¹³ The consultant estimated that an additional 32,000 single family units would be needed to meet the 1978 demand.¹⁴

A yearly average of 621 single family units were constructed from 1960 to 1965.¹⁵ If this rate holds constant from 1966 to 1978 (the consultant's "target" date), the total new single family structures would be 7,452. The conventional approach to single family housing in San Francisco - the single family row house - clearly will not meet the consultant's projected need. The consultant recommended that San Francisco seek to keep middle income families in San Francisco by use of unconventional or unusual methods to gain the needed family units.¹⁶

9 CRP p. 47 13 CRP p. 68

10 CRP p. 42 14 Table III, page 36

11 CRP p. 56 15 CRP p. 60

12 CRP p. 65 16 CRP p. 68 - 14 -

Moderate Income

The projected need of 3,400 units per year for new private construction for middle and upper income groups, quoted above, includes the so-called "moderate income" groups that would qualify for publicly assisted, privately built housing, such as permitted under Section 221(d)3 of the Housing Act. The initial eligibility income limits under Section 221(d)3 for the "below market rate program" presently range from \$5,750 for an individual to \$10,650 for families of seven or more; rents are based upon 20% of the tenant's income. Priority is given to displaced households.¹⁷

The CRP consultant recommended that one-quarter of the new construction - about 725 units per year or 4,350 units in six years (1966-1972) - be comprised of 221(d)3 type housing.¹⁸ This recommendation reflects the consultant's concern for the estimated 2,840 families with children who, in 1960, lived in substandard housing and had incomes within the eligible range of 221(d)3 housing.

Existing and proposed housing developments in redevelopment projects will provide a supply of 221(d)3 type housing which approaches, at least numerically, the projected need.

MODERATE-PRICED PRIVATE HOUSING (221(d)3), PRIVATE SENIOR CITIZENS AND PUBLIC HOUSING ¹⁹

Project Area	221(d)3 Units		Private Senior Citizens		Public Housing Units	
	Planned	Built	Planned	Built	Planned	Built
Diamond Heights	435	0	0	0	0	0
Western Addition A-1	448	299	32	32	0	0
Western Addition A-2	1,400	0	800	0	200	0
Hunters Point	2,000	0	0	0	0	0
Yerba Buena Center	0	0	0	0	500	0
TOTAL	4,283	299	832	32	700	0

17 Daniels, F. C., Legislative and Administrative Aids for New and Forming Cooperatives, Feb. 12-13, FCH Company, 1962.

18 CRP p. 121

19 Source: S.F. Redevelopment Agency, January, 1967.

There is no precise breakdown of the size of the units to be constructed, but, in the case of housing for families, large units will be emphasized. The final configuration of units will depend upon a number of variables including financing arrangements, location, and the satisfaction of technical requirements. Some of the difficulties encountered in using 221(d)3 financing will be covered in Section III. Senior citizen housing will be built primarily under the Section 202 program administered by the Housing Assistance Administration (HUD), which provides low to moderate rentals.

Of the 2,200 private units to be rehabilitated, some portion may become available to low-to-moderate income groups through the aid of new programs such as the "312 program" for low interest rehabilitative loans. This program will be described in Section IV.

The passage of Proposition 14 and the subsequent freezing of Federal funds earmarked for California redevelopment projects accounts for the fact that only a small portion of the planned units have been built. In spite of this delay, and with no further delays, there is a good possibility that the planned construction can be completed by 1972. One important factor will be the continued availability of funds for 221(d)3 financing.

An additional 8,207 regular private market units - of which 2,603 have been completed - are planned for redevelopment areas.

MARKET-RATE FINANCED HOMES, APARTMENTS,
TOWNHOUSES, CO-OPS, AND SENIOR CITIZENS ²⁰

<u>Project Area</u>	<u>Units</u>	
	<u>Planned</u>	<u>Built</u>
Diamond Heights	2,294	504
Western Addition A-1	1,303	895
Western Addition A-2	1,352	0
Golden Gateway	2,258	1,254
Hunters Point	1,000	0
TOTAL	8,207	2,653

²⁰ S.F. Redevelopment Agency, January, 1967.

There is no precise breakdown of the size of the units to be constructed, but, in the case of housing for families, large units will be emphasized. The final configuration of units will depend upon a number of variables including financing arrangements, location, and the satisfaction of technical requirements. Some of the difficulties encountered in using 221(d)3 financing will be covered in Section III. Senior citizen housing will be built primarily under the Section 202 program administered by the Housing Assistance Administration (HUD), which provides low to moderate rentals.

Of the 2,200 private units to be rehabilitated, some portion may become available to low-to-moderate income groups through the aid of new programs such as the "312 program" for low interest rehabilitative loans. This program will be described in Section IV.

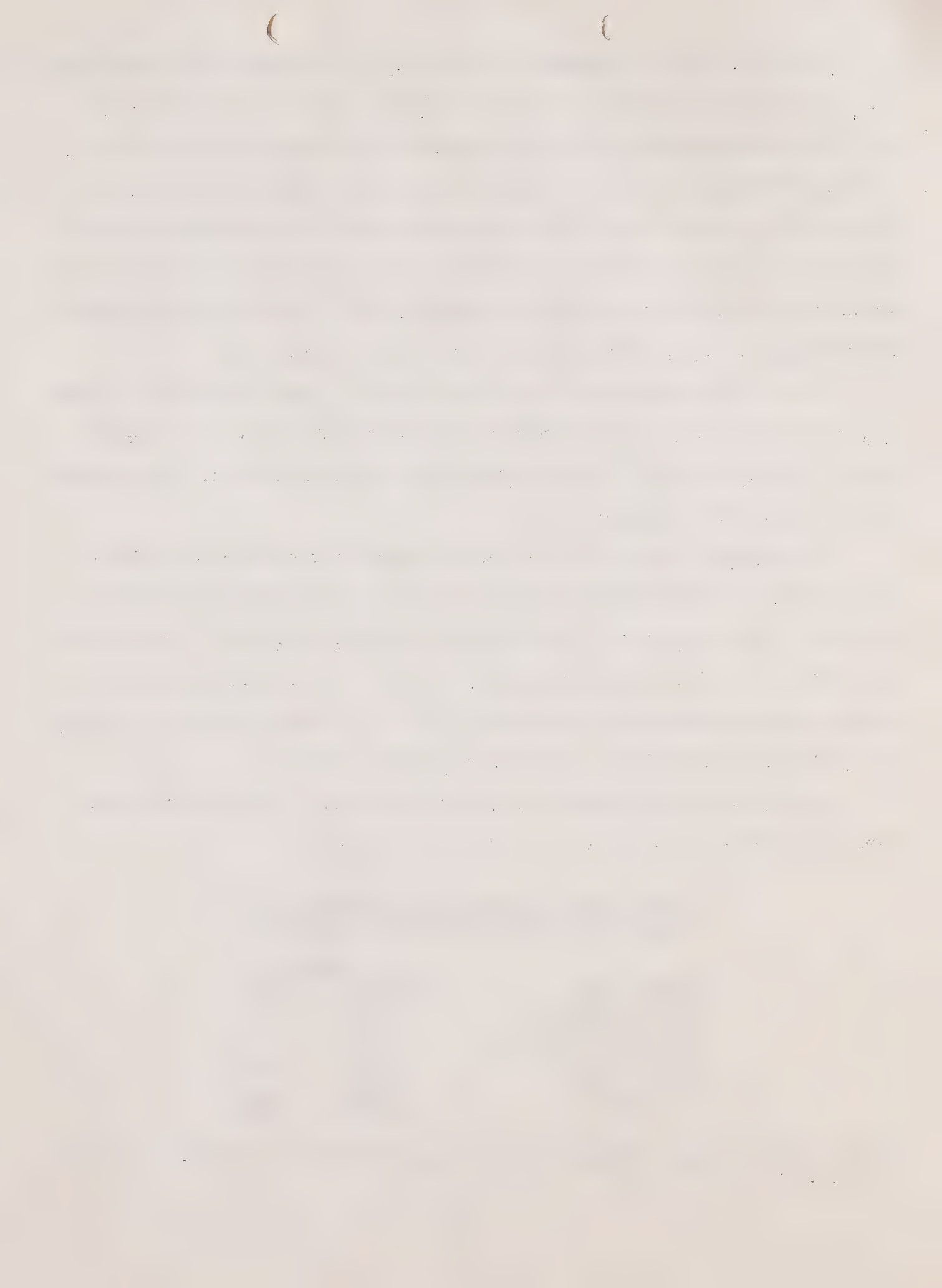
The passage of Proposition 14 and the subsequent freezing of Federal funds earmarked for California redevelopment projects accounts for the fact that only a small portion of the planned units have been built. In spite of this delay, and with no further delays, there is a good possibility that the planned construction can be completed by 1972. One important factor will be the continued availability of funds for 221(d)3 financing.

An additional 8,207 regular private market units - of which 2,603 have been completed - are planned for redevelopment areas.

MARKET-RATE FINANCED HOMES, APARTMENTS,
TOWNHOUSES, CO-OPS, AND SENIOR CITIZENS ²⁰

<u>Project Area</u>	<u>Units</u>	
	<u>Planned</u>	<u>Built</u>
Diamond Heights	2,294	504
Western Addition A-1	1,303	895
Western Addition A-2	1,352	0
Golden Gateway	2,258	1,254
Hunters Point	1,000	0
TOTAL	8,207	2,653

^r 20 S.F. Redevelopment Agency, January, 1967.



Under Section 221(d)3 of the Housing Act, rent supplements are available, although very restrictive, that would make some of the above units available to persons of moderate income. The number of units available would depend largely upon the availability of funds for rent supplements.

How far these planned and built moderate income units will go in meeting relocation needs is not known. For one thing, relocation needs have not been precisely determined, since such determination involves more than just matching X number of people with X numbers of units. For another, it is difficult to know at this time whether the planned schedule for construction can be maintained and whether, if maintained, how many units there will be at any given time to meet particular relocation needs.

This problem is discussed more fully under the heading Relocation.

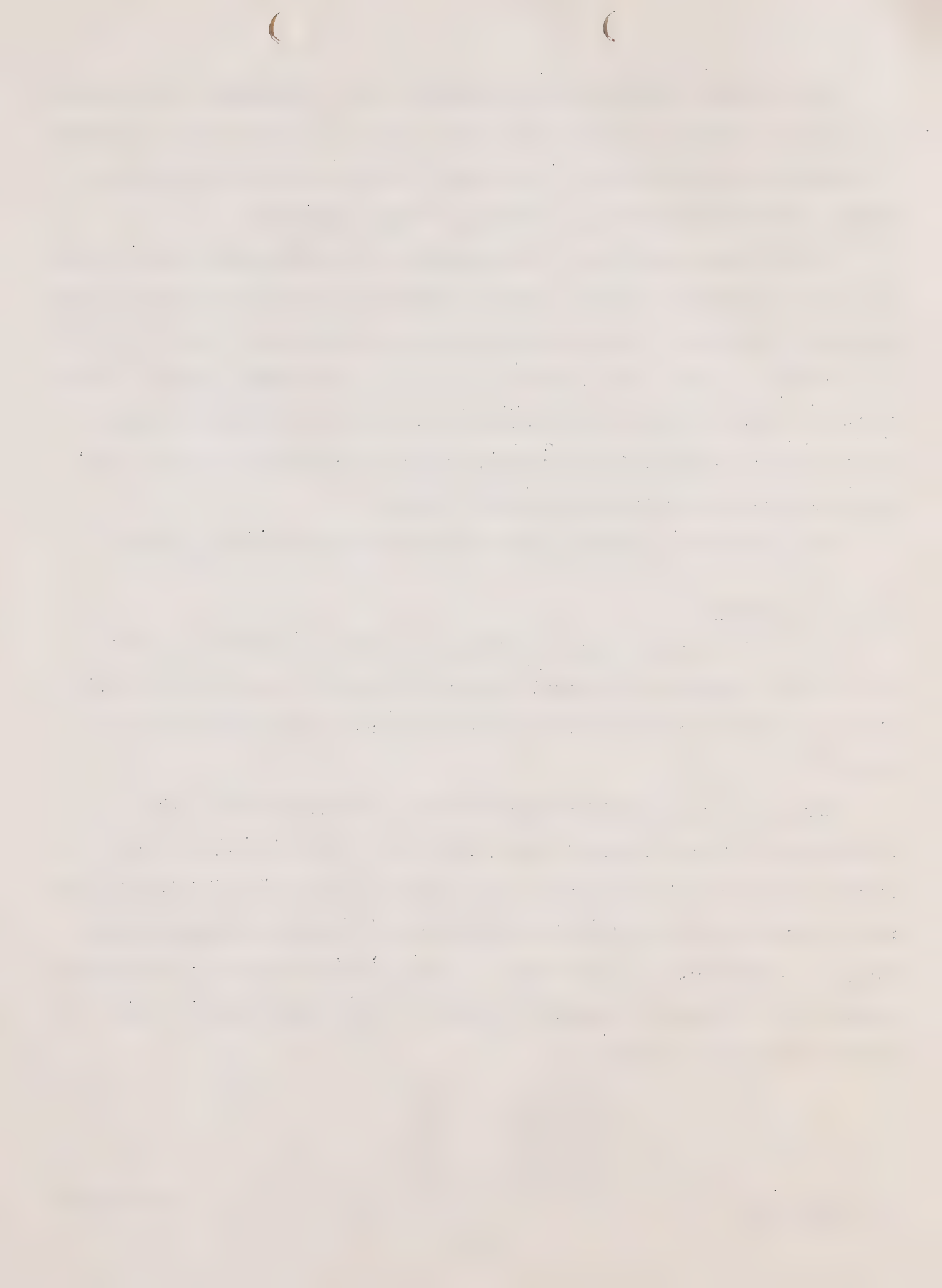
Low Income Housing

For the low income group, the CRP consultant concluded that an additional 4250 units would be needed between 1966 and 1972 in addition to those units now planned, including the 2500 public housing units authorized in 1964.²¹

There is reason to believe that the above estimate of 4250 units is conservative. As of January 1, 1967, there were 2597 households on the waiting list for public housing. This figure does not include those persons now in public housing waiting for larger or more desirable accommodations. Among the applicants were 1486 single elderly and 1111 families. The single elderly will be placed in studio apartments. Of the 1111 families the space requirements are as follow:

1 bedroom	357
2 bedroom	364
3 bedroom	225
4 bedroom	98
5 bedroom	67

21 CRP p. 20



Housing Authority staff reports that occupancy standards have been stretched to the maximum to accommodate the demand for housing. Consequently, although eligible for larger units, families are placed in smaller units to accommodate them in an emergency.

The waiting period for placement in public housing varies from two weeks to one year. Applicants for one bedroom and two bedroom units can be placed without much delay, due to turnover, but, applicants for 3 and 4 bedroom units have to wait much longer. Five bedroom families have the longest wait. On the average, 2,000 households are waiting for public housing.

A long waiting period and lack of available units in desired areas deter some who otherwise would be seeking public housing. If these deterrents were removed the "demand" for public housing units would increase. Added to this increase would be those who are now eligible because of the recent raise of income eligibility limits. The lower limit for initial admission was \$2,880 for 1 person to \$4,500 for a family of five or more. The limits now are \$3,200 for one person to \$6,500 for a family of eight or more.

The most recent actual count of the number of persons, except single elderly and two person elderly families, living in public housing was made in 1963. The count was 18,067 with an average family size of 4.7.²²

The Section 23 leasing program, begun in January, 1967, permits the Housing Authority to lease 500 units for placement of persons and families eligible for public housing. The Housing Authority anticipates that finding the quota of studio and single bedroom units will be relatively easy compared to filling the quota for 3 and 4 bedroom units.

The Redevelopment Plan for the Western Addition A-2 area permits development of an additional 200 units of public housing on scattered sites

therein. These units would be owned and operated by the Housing Authority and are in the 2500 units authorized in 1964. As of this date, no definite plans have been developed for these scattered units.

Private Rentals

Low income families have little choice in the private rental housing market. A recent study by the San Francisco Housing Authority established what was termed "the lowest gross rents at which private enterprise, unaided by public subsidy, is currently providing (through available existing structures and new construction) a substantial supply of decent, safe and sanitary housing toward meeting the need for an adequate volume thereof in San Francisco...."²³ These rents are as follow:

<u>0 Bedrooms</u>	<u>1 Bedroom</u>	<u>2 Bedroom</u>	<u>3 Bedroom</u>	<u>4 and 5 Bedroom</u>
\$85	\$100	\$115	\$140	No substantial supply*

The Housing Authority concluded, in its study, that "...there is no substantial supply of 4 or 5 bedroom units for rent at any price."

The shortage of larger units is verified by reports from private rental agencies operating in various areas of the City. One rental agency reported informally to the Department of Social Services in January, 1967, that 500 units could be rented immediately in the 4 to 7 room category at rents ranging from \$95 for two bedrooms to \$200 for five bedroom apartments, if such were available. This agency operates primarily in the Haight-Ashbury and Western Addition areas.

Special Problems

The relationship between housing supply and housing need involves a

23 Determination of Lowest Private Rents in S.F. as of Oct. 24, 1966, S.F. Housing Authority.

* "No substantial supply" means that a family wanting a unit of this size at the asking price could not obtain one without undue waiting.

number of variables in addition to income. A definite housing problem may exist even when there is a surplus of housing within prescribed income limits.

Racial Discrimination

One of the most critical problems is racial discrimination. Definite steps have been taken since 1964 to combat this problem, as described in Section III, but predictably slow progress is being made.

Income is a major factor in minority housing problems since a large portion of the minority group has low (poverty level) income. In addition, minority families tend to be large families, compared to non-minority families. Large family units are scarce at any price, except the most expensive, as has been noted. Discrimination is an added burden to minority families. There is no precise way of describing discrimination in housing; i.e., accounting for all the factors that contribute to the end effect of limiting housing choice, but the evidence can be seen in the fact that minority groups have been restricted in their residential choice to certain well defined areas in the City. This fact was emphasized in the CRP report²⁴ and has been further elaborated upon in a recent study by the Department of City Planning.²⁵ This latter report also concluded that many in the minority groups are likely to be excluded from government housing programs since their income is often less than the minimum allowed for eligibility for these programs.

Another minority related problem in housing is that resulting from concentration of non-English speaking persons where clustering together is a necessity, at least for a time. The two main instances of this in San Francisco are the newly arrived Chinese immigrants (and many elderly of longer

²⁴ CRP, p. 72

²⁵ Minority Group Housing Problems, S.F. Dept. of City Planning, February, 1967, p. 7 and 8



residence) in Chinatown and the Spanish speaking new arrivals in the Mission. The present housing market is not geared to take care of these special needs. As a result, many of these non-English speaking residents live under deplorable conditions.

Housing Problems of the Elderly

Housing for persons over 65, particularly single, low-income persons, is in short supply. San Francisco has a higher than average elderly population - 14% compared to the national average of 9% - and the percentage is increasing. While there is no comprehensive data on how many elderly persons have housing needs, some pertinent facts and conclusions on housing problems of the elderly were presented to the Health & Welfare Committee of the Board of Supervisors by the Department of Social Services in October, 1965.²⁶ It was reported that of the estimated 110,000 persons 65 years of age and over in San Francisco, 15,278 are known to the Department of Social Services as recipients of old age assistance. These persons lived in the following accommodations:²⁷

Boarding homes	202
Institute for aged	146
Nursing homes	775
Hospitals	1,465
All other	<u>12,690</u>
Total	15,278

No information was readily available to indicate where the bulk of the recipients lived, but it was observed that a large number of aged persons living in San Francisco live alone in rental housing. It was stated that approximately 485 aged recipients lived in premises operated by the San Francisco Housing Authority. The Housing Authority estimates that approximately 5,000 public housing units would be needed to satisfy the demand during the next five years.

26. Housing for the Aged, Dept. of Social Services, City and County of S.F., October 21, 1965.

27. Housing for the Aged, p. 1

For most of the aged, there is a problem of finding housing particularly suited to their needs.

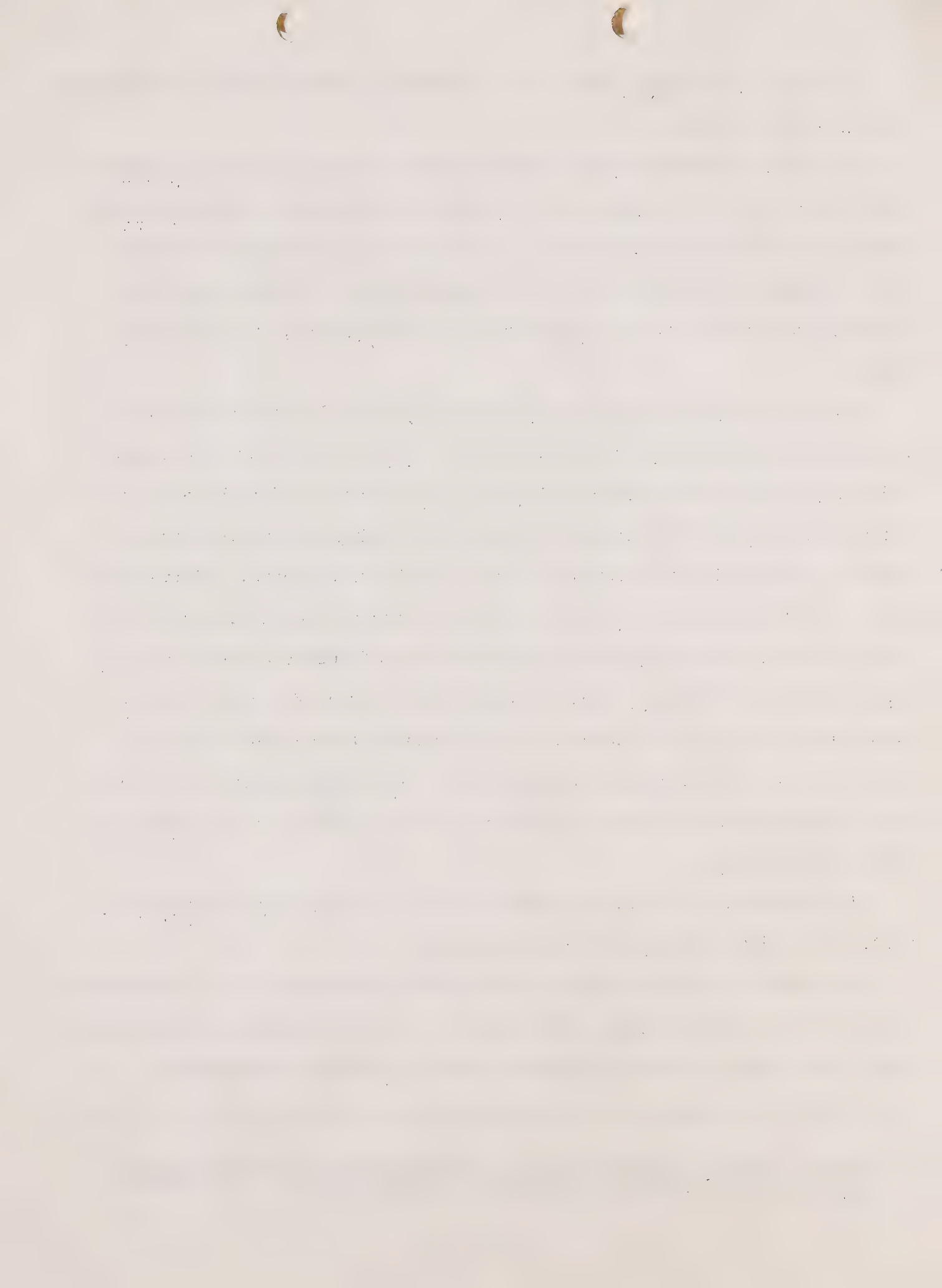
The Office of the Catholic Committee for the Aging in its last annual report said that 114 persons had requested assistance on housing during the period June, 1965, to June, 1966.¹⁰ The Office of the Catholic Committee for the Aging also reported that the Madonna House, a downtown residence offering low rentals to women, always has a waiting list, including many elderly.

The report on the Mission Neighborhood Center's housing services for the elderly conducted for the period July 1, 1964, to June 30, 1966, contains information that further illustrates housing needs for the elderly.¹⁸ The Center received 247 requests for help in finding housing for men and women in the Mission area ranging in age from 50 to 96 years. Sixty-seven percent of the applicants were women living alone on incomes under \$200 a month; fifteen percent were receiving some type of public assistance. The largest number of requests were for apartments renting for \$65 a month or less since this amount is near the \$63 per month allowed under Old Age Assistance for single persons living alone. The minimum essential requirements requested, other than cost, were: few or no stairs, a familiar neighborhood and privacy.

In searching for units the Center rejected 150 units investigated; 77 units were rejected because of too many stairs.

The number of persons placed by the Center was forty-seven. Seventy-two persons found housing through other sources. The 128 remaining either withdrew, lost contact, or were unplaced at the conclusion of the project.

28. Davis, Dorothy, A Housing Service for the Elderly, a Project Report, June 30, 1966. Mission Neighborhood Centers, Inc.



Relocation

A special kind of housing need results from public actions that cause dislocation. Almost all public action which results in removal of housing units and dislocation of persons affects predominantly the low income groups, those persons least able to afford the cost of readjustment, financially and socially, and least able to find suitable housing. Thus, a demand is created that is characterized by the need for many large housing units in the lower rent brackets in a relatively short time.

Not all dislocation comes as a direct result of public action. For example, it is expected that the BART system will have an impact on residential areas the same as it has already had in commercial areas. While the actual construction of the system will require the taking of some homes and businesses, a more disruptive action may occur as a result of a speculative market in operation. Property will be bought and sold at an accelerated pace. In many instances, a "higher and better use" will be sought. That use may eliminate dwelling units altogether or it could mean higher rent dwelling units replacing lower rent dwelling units. The construction of a hospital or school may have similar effects.

These types of dislocation need to be taken into consideration in anticipating housing needs in relation to housing supply.

Relocation aids, such as moving cost payments, will help ease the financial burden of relocation, and personal assistance in relocation will help assure that standard housing is found at a price that can be afforded. The larger part of the problem is, however, the assurance that an adequate supply of relocation housing will be available at the time it is needed so that there is a minimum of delay in relocating and that some choice will be available to persons being relocated.

It has been estimated that a sufficient supply of housing is available to meet the expected relocation needs (2,619 families and 2,418 singles) to July, 1967.²⁹ This estimate is no longer reliable since it was based upon information gathered in 1962, and since the projected period is nearing an end. A study is underway to determine the rent/vacancy opportunities for persons who need or will need relocation housing. How far this study will go in attempting to match anticipated relocation needs with the anticipated availability of housing suitable for the relocation needs is not known. It is hoped that this study, which the Redevelopment Agency expects to be completed in May, will be helpful in moving the proposed central housing relocation service in the right direction and will provide updated estimates of the availability of needed relocation housing.

Single Persons

The influx of single persons into the City is nowhere more evident and dramatic than in San Francisco. Many of the newly arrived are young and well educated and can, therefore, earn good incomes. Even so, the high rents in San Francisco cause many to "double up" and overcrowd until a higher income allows them to move into more spacious apartments and more desirable locations. Guest houses, hotels and rooming houses are much in demand as interim housing for those looking for more permanent arrangements or those waiting to see if jobs can be found. Unfortunately, some of this housing was created without benefit of permits and does not meet either zoning or safety code standards. As the laws are enforced, some of these transient dwellings disappear from the market. This has resulted in waiting lists and higher rents for those units remaining.

29. San Francisco Workable Program for Community Improvement, 1966. p.VI-5



For the poor transient, the drifter, the handicapped unable to work, or other persons with little or no income, the prospects are grim. Many of these persons live in housing that would be eliminated or priced out of reach if all City codes were to be enforced. Some of the elderly will be eligible for assistance. For most, however, housing, like food and clothing, will be a constant uncertainty.

II. HOUSING SUPPLY AND DEMAND

Summary and Conclusions

Housing needs are measured by a number of standards and criteria, some of which are not mutually exclusive. Because housing data has been collected for many different purposes, at different times and using different standards and criteria, there are significant gaps in the information available which seriously limit our ability to draw conclusions about housing needs in San Francisco. There are, however, several "indicators" of need which can be identified from which general conclusions about housing needs can be made.

Generally speaking, the quality of housing in San Francisco has improved during the period 1950 to 1960.

In 1960, there still remained, however, approximately 47,000 units, approximately one-sixth of the total, either substandard or seriously substandard. Current programs of code enforcement and redevelopment will reduce this number by about 8,400, leaving 38,600 units still to be improved.

Of the "unmet housing" needs of the 1960 population in San Francisco the most common was rent commensurate with income. The greatest need occurred in the \$6,000 per year-or-less income group. The highest percentage of persons living in substandard housing were also in this income group.

The projected need for new private construction is 20,400 units between 1966 and 1972. The rate should be about 3,400 units per year, with emphasis on single family accommodations.

The private construction activity for the period 1960 to 1965 indicates that private construction, until 1966, has been keeping up with the projected need for increase in the number of units but not in the number of new units for larger families. Remodeling and alteration generally result in a net decrease in the provision of housing units; however, the change in number of units is so small it is insignificant. There is no readily available data on

the effect of remodeling on rents but it would be useful to have this information.

High income households have a wide choice in the rental housing market. An oversupply of high-rise, high-rent units was built between 1960 and 1966.

Between 1950 and 1960, middle income groups have tended to seek housing outside of San Francisco. There was, however, a general area-wide increase in annual income, causing a dramatic increase in the number of middle income households in San Francisco. To hold the middle income group in San Francisco, an estimated additional 32,000 single family units will be needed by 1978.

An estimated 725 units per year, or 4,350 units by 1972, will be needed for the "moderate" income group. Existing and proposed housing developments in redevelopment projects in sufficient numbers are planned to meet this expected need but many other factors, such as financing restrictions, will determine whether or not moderate income persons can actually be accommodated in the planned units.

A minimum of 9,650 standard units for low income households will be needed between 1966 and 1972. Existing and planned public housing units will reduce this need to about 4,250 units. This figure is probably conservative in light of current demand for public housing. If more public housing were available of better quality, with larger units, and in more diverse locations, the number of persons seeking public housing would undoubtedly increase.

The public housing lease program, begun in January, 1967, will provide greater choice for approximately 500 eligible households; however, the Housing Authority anticipates great difficulty in finding units with three or more bedrooms.

The lowest rent for standard housing being provided by the private market today exceed the rents low income families can pay, except by spending, in most cases, more than the standard 25% of their income for housing.

There is no substantial supply of 4 and 5 bedroom units for rent at any price. The demand for such units is concentrated in the low and low-to-middle income households.

Definite housing problems may exist even when there is an ample supply of housing within individual income limits. Among these are racial discrimination, which definitely exists in San Francisco, the problems of non-English speaking residents, and special housing needs such as housing suited for the elderly and the handicapped.

Older persons, particularly single, low-income persons, have little choice in housing. Many of them are forced to live in units that either do not meet their requirements, such as ground-level entrances, or that are sub-standard by City code definitions. An estimated 5,000 units particularly suited for elderly persons will be needed between now and 1972 to meet the demand.

Persons dislocated by public action tend to be in the lower income brackets, the group that generally has the greatest housing "need" in today's housing market. In other words, dislocation further aggravates the housing problems of the low income groups and will continue to do so unless, in the long run, public action leads to a net gain both qualitatively and quantitatively in the housing units available to persons in the lower income groups. For this reason, public actions resulting in dislocation must be (1) closely geared to the availability of suitable relocation housing and (2) must be done with full cognizance of the effect of relocation on the total supply of housing available to other low income persons; i.e., non-relocatees, seeking suitable housing.

Single persons, particularly young, well educated persons seeking employment, have need of interim housing such as guest houses and rooming houses. Scarcity of such accommodations force doubling up and overcrowding.

For the poor transient, the drifter, the handicapped unable to work, or other persons with little or no income, the prospects are grim. Many of these persons live in housing that would be eliminated or priced out of reach if all City codes were to be enforced. Some of the elderly will be eligible for assistance. For most, however, housing, like food and clothing, will be a constant uncertainty.

III. CITY HOUSING POLICIES

The principal City policies related to housing are summarized in this section to indicate the direction and extent of the City's policies to improve housing conditions and housing opportunities.

Workable Program

The City's 1966 Workable Program for Community Improvement, which was acted upon by the Board of Supervisors in April, 1966, lists the following as Community Objectives:

- (a) The creation of an adequate supply of good housing for families of all sizes, income levels, ages, and ethnic groups in well maintained neighborhoods.
- (b) The creation of new job opportunities for the unemployed, utilizing all the tools and resources available, both public and private, for this purpose.
- (c) The elimination of slums and slum creating conditions by utilizing all the tools and resources available, both public and private, for this purpose.
- (d) The encouragement of participation by individuals, community organizations and special interest groups in the formation, adoption and effectuation of plans and programs for the future development of the community.
- (e) The enhancement and preservation of the beauty of the City and its surroundings by encouraging good design in public and private construction.
- (f) The enrichment of the life of the community through better cultural facilities and services.
- (g) The exercise of regional leadership in the solution of local and regional problems common to the urban environment.

The Declaration of Policy of the Workable Program also includes the statement that:

"The Workable Program, this year particularly, reflects the City's concern and efforts to improve the economic welfare of the unskilled and deprived citizens by programs of training, job opportunity and improvement in housing and living conditions."

Community Renewal Program Report (CRP)

The Community Renewal Program Report, prepared by Arthur D. Little, Inc. under the direction of the City Planning Commission, and published in 1965, includes proposed policies on housing. This report has been found in conformity with the Master Plan, is in general use as a source document, and certain recommendations have been put into effect.

Mayor's Housing Program, 1964

In 1964, Mayor John F. Shelley issued "A Housing Program for San Francisco". This statement was made when redevelopment activity in Western Addition Area 2 was imminent and further displacements were projected South of Market and in Hunters Point, but before the delay caused by the passage of Proposition 14. The Mayor's statement pointed out that:

- (1) San Francisco needs a comprehensive housing program which will match the housing supply to the needs of the people, including a careful relocation plan;
- (2) A comprehensive housing program would benefit the community as a whole;
- (3) Not enough dwellings are being constructed for persons of low and moderate incomes. Most of the new dwellings and vacancies are for those in or approaching the upper income brackets;
- (4) To the disadvantage of inadequate income, many nonwhite citizens must add the barrier of prejudice;
- (5) The planning of more barrack-type housing projects should be a thing of the past in providing the needed additional low-rent public housing units.
- (6) More must be done to reduce the price, while maintaining quality, of moderate-priced private housing like St. Francis Square and of rehabilitated structures. The imagination and

enterprise of private groups should be enlisted in these efforts. Unions with pension funds should regard investment in non-profit moderate housing as a benefit to the labor movement and the whole community;

- (7) A good housing program must build on the strength of private enterprise and ownership but should not shrink from government aid and participation when the need is obvious;
- (8) A city's achievement of good housing for families of low and moderate income needs regional, state, and national assistance;
- (9) The new, the untried, the dramatic, the inventiveness, imagination, and energy of private citizens as well as of government, must be a part of this housing program.

Redevelopment. In relation to redevelopment in the then impending Western Addition A-2 project, the Mayor said:

- (1) Despite the laudable object to build pleasant homes and profitable business areas and to increase tax revenues, there has been increasing criticism that present residents will be evicted to other slum ghettos.
- (2) By taking first priority in public housing vacancies for people displaced from A-2, those already on the waiting list will be forced to wait even longer.
- (3) The Redevelopment Agency should plan a phased program which will relocate as many residents as possible within the area. As many families as possible should look from the windows of their old dwellings and see their new homes being built.

(

(

1. The first part of the document is a list of names and addresses.

2. The second part of the document is a list of names and addresses.

3. The third part of the document is a list of names and addresses.

4. The fourth part of the document is a list of names and addresses.

5. The fifth part of the document is a list of names and addresses.

6. The sixth part of the document is a list of names and addresses.

7. The seventh part of the document is a list of names and addresses.

8. The eighth part of the document is a list of names and addresses.

9. The ninth part of the document is a list of names and addresses.

10. The tenth part of the document is a list of names and addresses.

11. The eleventh part of the document is a list of names and addresses.

12. The twelfth part of the document is a list of names and addresses.

13. The thirteenth part of the document is a list of names and addresses.

14. The fourteenth part of the document is a list of names and addresses.

15. The fifteenth part of the document is a list of names and addresses.

16. The sixteenth part of the document is a list of names and addresses.

17. The seventeenth part of the document is a list of names and addresses.

18. The eighteenth part of the document is a list of names and addresses.

19. The nineteenth part of the document is a list of names and addresses.

20. The twentieth part of the document is a list of names and addresses.

21. The twenty-first part of the document is a list of names and addresses.

22. The twenty-second part of the document is a list of names and addresses.

23. The twenty-third part of the document is a list of names and addresses.

24. The twenty-fourth part of the document is a list of names and addresses.

25. The twenty-fifth part of the document is a list of names and addresses.

- (4) Relocation should be extended as long as is necessary to find a decent dwelling for everyone who must move from the redevelopment area.
- (5) At least \$4.2 million more a year in tax revenues will result from completion of A-2 redevelopment. The City should invest up to one-half of this increase in measures to reduce the cost of housing, in land subsidies, tax abatement, or rent subsidies to displaced persons.

Actions subsequent to the above statement by the Mayor were as follows:

- (1) The Redevelopment Agency extended its schedule for relocation in A-2 to five years.
- (2) The Board of Supervisors approved a supplemental appropriation of \$100,000 for promotion by the Redevelopment Agency of non-profit moderate-income housing...

"to be used for the purpose of creating and utilizing all reasonable measures, devices and techniques to further the effective sponsorship and construction of privately owned moderate priced housing and senior citizens' housing of good quality by eligible non-profit and charitable organizations, such housing to be primarily used for occupancy by persons and families displaced by public action" (Resolution 246-64)

- (3) The Board of Supervisors placed a measure recommended by the Mayor on the November, 1964, ballot, which was passed by the voters, authorizing 2,500 additional units of low-rent public housing (1,000 for families and 1,500 for senior citizens). In the fall of 1966, the Housing Authority was given authorization for 500 units of leased housing under Sec. 23 of the Housing Act.
- (4) The Board of Supervisors authorized the position in the Mayor's Office of Coordinator of Planning, Housing and Development, since retitled Deputy for Development. Subsequently, a second position, Deputy for Social Programs, was established.



THE JOURNAL OF THE

ROYAL ANTHROPOLOGICAL INSTITUTE

VOL. LXXV. PART I. 1945.

LONDON: H. K. LEY, LTD. 1945.

PRINTED BY H. K. LEY, LTD., LONDON.

THE JOURNAL OF THE

ROYAL ANTHROPOLOGICAL INSTITUTE

VOL. LXXV. PART I. 1945.

LONDON: H. K. LEY, LTD. 1945.

PRINTED BY H. K. LEY, LTD., LONDON.

THE JOURNAL OF THE

ROYAL ANTHROPOLOGICAL INSTITUTE

VOL. LXXV. PART I. 1945.

LONDON: H. K. LEY, LTD. 1945.

PRINTED BY H. K. LEY, LTD., LONDON.

THE JOURNAL OF THE

ROYAL ANTHROPOLOGICAL INSTITUTE

VOL. LXXV. PART I. 1945.

LONDON: H. K. LEY, LTD. 1945.

PRINTED BY H. K. LEY, LTD., LONDON.

THE JOURNAL OF THE

ROYAL ANTHROPOLOGICAL INSTITUTE

VOL. LXXV. PART I. 1945.

LONDON: H. K. LEY, LTD. 1945.

PRINTED BY H. K. LEY, LTD., LONDON.

THE JOURNAL OF THE

ROYAL ANTHROPOLOGICAL INSTITUTE

VOL. LXXV. PART I. 1945.

LONDON: H. K. LEY, LTD. 1945.

PRINTED BY H. K. LEY, LTD., LONDON.

- (5) Consolidation of code enforcement personnel and procedures was begun and will soon be in operation.
- (6) The Association of Bay Area Governments (ABAG) agreed in 1966, in response to a request from Mayor Shelley in 1964, to undertake a study of housing on a metropolitan scale.
- (7) On August 13, 1964, the City Planning Commission adopted Resolution 5813, approving the Preliminary Redevelopment Plan for A-2 as in conformity with the Master Plan, and making certain recommendations and endorsements. The resolution stated that: "this Commission believes that the successful execution of this Relocation Plan requires the use of every possible financial and social tool to minimize the effects of demolishing many hundreds of low-rent dwelling units."

The Planning Commission also declared:

"Being aware that those people who are forced to move to enable execution of the Redevelopment Plan will suffer disadvantage despite the payment of moving expenses by the Federal government and regardless of whether standard housing is provided for them, the City Planning Commission believes that, to the extent that it can be accomplished by public actions, the great financial benefits which will be brought to San Francisco as a whole by the carrying out of the Redevelopment Plan for Project Area A-2 should be shared with those whose moving is a prerequisite to the realization of such benefits."

The Planning Commission's resolution recommended maximum rehabilitation of structures, rather than replacement, and endorsed:

- a. A rent subsidy program as proposed by the Mayor's Housing Program
- b. A limited-duration tax rebate for moderate-income housing, as suggested by the Mayor's Housing Program.

- (8) The Mayor asked the Planning Commission to assist in establishing policy and procedure whereby the sale of surplus public property, wherever appropriate, would... "be used to help alleviate the pressing housing problems of San Francisco."

The City Attorney, in response to a request from the Planning Commission, established that surplus property could legally be sold or leased by negotiation for moderate priced housing.

(Opinion 64-30)

- (9) The Board of Supervisors, sitting as the Board of Equalization, established and has continued the property assessment of St. Francis Square at a much reduced assessment to assure that this development will provide housing for moderate-income families.

The brief of St. Francis Square Apartments, Inc., a moderate income 221(d) (3) non-profit cooperative, points out that this development does not operate in the open market. Speculation in resale by the corporation or by individual shareholders is prohibited and the market to which shares can be offered is limited.

The brief also notes that the City Attorney has ruled (Opinion 64-30, 1964) that the provision of moderate-income housing is a valid use of public funds.

Agreement on Western Addition Redevelopment Project A-2

On October 19, 1964, the Board of Supervisors adopted an agreement (Resolution 624-64) on the execution of the redevelopment plan for Western Addition A-2. This agreement included the following provisions:

- (1) The Redevelopment Agency will report quarterly to the Board on the degree to which the Agency believes it can achieve the objectives of the redevelopment plan; and will recommend changes

in the plan c Additional measures to be taken by the Board of Supervisors to facilitate accomplishment of the objectives.

- (2) The Agency will achieve maximum possible rehabilitation of existing structures. The Agency will itself rehabilitate buildings wherever permitted by law if this results in lower rents or prices than demolition and new construction.
- (3) In marketing residential properties, particularly those suitable for rehabilitation, the Agency will give first consideration to non-profit and limited dividend sponsors concerned with providing housing residents of the area can afford.
- (4) The Agency will market cleared sites not needed for moderate income housing, senior citizen private housing, scattered public housing, and housing retained for rehabilitation, so that the use of such sites for luxury housing and extended retention by developers of unused sites will be avoided.
- (5) The Agency will present the Board of Supervisors with a plan for scattered small parks, both in blocks to be totally cleared and in blocks where there will be both clearance and rehabilitation.
- (6) The City agrees, subject to law and the budgetary and fiscal provisions of its Charter, to continue to explore all legal and feasible means to use City resources to reduce the cost of housing within the Project area.

South of Market - Yerba Buena Center Project

A Supplemental Cooperation Agreement approved by the Board of Supervisors in April, 1966, stipulates that the Redevelopment Agency will work with the Housing Authority to place, if possible, 500 units of housing for the elderly within the Yerba Buena Center Project area. Further, the Agency is to work with other agencies in bringing a concentration of social services to the area for the benefit of these persons living in or near the project

area. If the units for the elderly cannot be accommodated within the project area, the Redevelopment Agency will make every attempt to see that the units are built as near to the project area as possible.

Code Enforcement

The Housing Code adopted by the Board of Supervisors in June, 1958, established the policy of code enforcement to promote the health, safety, and welfare of the community. Code enforcement is carried out in the following ways:

- (1) Follow up on complaints and referrals of suspected code violations;
- (2) Periodic inspection of certain types of structures, such as apartments and hotels;
- (3) Casual inspection which occurs as a result of observations by inspectors performing duties;
- (4) Inspection in connection with issuance of building permits; and
- (5) Planned area inspection.

The latter category, planned area inspection, applies to "conservation" or "rehabilitation" areas which have been declared to be such by the Chief Administrative Officer upon the recommendation of the City Planning Commission.

At the present time, there are ten conservation areas and four Federally Assisted Code Enforcement areas undergoing planned area code inspection.

Housing Appeals Board

A Housing Appeals Board was established under the provisions of the Housing Code, adopted in 1958, to hear and decide appeals from the orders of condemnation or abatement, after public hearing, made pursuant to provisions of the Housing Code. The Board may "affirm, modify, or reverse such orders (of condemnation or abatement) provided that the public health,

safety, and welfare is secured and substantial justice done most nearly in accordance with the intent and purpose of the Housing Code."

The Board has five members appointed by the Chief Administrative Officer and two ex-officio members.

Relocation Appeals Board

The first Relocation Appeals Board in the nation was established in San Francisco on March 14, 1967, following a Board of Supervisors' directive that such an appeals procedure be established. The Board will hear appeals from individuals or families who are being displaced from renewal project areas when such families or individuals consider the relocation offered to them unsatisfactory and unacceptable.

The Board has seven members appointed by the 50-member Advisory Committee on Community Services established in 1964 by the Redevelopment Agency. The membership of the Board represents a wide range of experience in housing and community activities.

Discussion on Proposed Mission Planning Study

An application for a Federal grant for a redevelopment planning study of the Inner Mission presented to the Board of Supervisors in 1966 involved discussion of the City's general policies on urban renewal. The main issues centered around the possible consequence of the proposed renewal action on persons now living in the area, particularly the possibility that a large number of persons would not be able to remain in the area upon completion of the renewal project.

In a letter to the Redevelopment Agency and the Planning Commission on May 5, 1966, Mayor Shelley wrote:

"The key social objective of this project -- to enable the people of the Mission District in the project area to improve their homes and neighborhoods and to remain where they are now -- is different from earlier projects. The practical methods of actually accomplishing this objective must be assured before final action is taken."

Morrison Resolution. In the latter half of 1966, the Board of Supervisors began consideration of a redevelopment planning grant application for the Inner Mission. A resolution introduced by Supervisor Jack Morrison (File 148-67-2) set forth certain policies as a condition to the Board's approval of the planning grant application. Among the stipulations were:

- (1) All displaced residents who wish to remain in the area shall be offered suitable relocation housing within the area, at prices they can afford;
- (2) The project must be phased to avoid abrupt community disruption;
- (3) There must be a comprehensive social and economic relocation counseling program in conjunction with any required relocation;
- (4) There must be no reduction in the supply of housing units in the area that presently are within the prices residents can afford;
- (5) Churches, businesses, civic and cultural organizations should be able to remain in the area without undue hardship, if they wish;
- (6) The use of rehabilitation and spot redevelopment to provide low and moderate rent housing, to create new job opportunities, to improve school, cultural and recreational facilities, to improve traffic circulation, and to beautify the area, should be given special emphasis;
- (7) The maximum allowable gross rent in relocation housing should not exceed 25% of income;
- (8) All reports and recommendations by community organizations in the planning area on the Redevelopment Agency's proposed plan must be submitted by the Redevelopment Agency, together with its own report, to the Board of Supervisors.
- (9) The Mayor shall be requested to establish a committee composed of people vitally interested in the social and economic welfare of the residents of the area, that has the appropriate means and authority:

- a. To provide independent and continuous review of the Redevelopment Agency's planning activities and report regularly to the Board of Supervisors on whether the Board's policies are being maintained;
 - b. To recommend necessary changes in the proposed survey and planning study, after public hearings;
 - c. To assure that the survey and planning study is "people-oriented"; and
 - d. To provide reports regularly to the Board on whether requirements of the plan are being properly executed, if a renewal plan is adopted.
- (10) The Board of Supervisors, subject to law and the budgetary and fiscals provisons of the Charter, will continue to explore all legal and physical means to use City resources to assist the Redevelopment Agency in accomplishing the objectives set forth in the resolution.

Equal Opportunity in Housing

The Board of Supervisors has adopted the following resolutions on equal opportunity in housing:

291-63, Urging the California Legislature to establish a Commission to administer State laws against housing discrimination;

685-63, Reaffirming support of the State fair housing act known as the Rumford Act;

595-64, Reaffirming support of the California fair employment and fair housing acts, and expressing opposition to State Proposition 14 on the November, 1964, ballot;

151-65, Declaring that there will be no discrimination in any public facilities provided by and through the City and County of San Francisco; and

697-66, Urging the California Real Estate Association to refrain from

undertaking a campaign to repeal the Rumford Fair Housing Act.

The ordinance establishing the Human Rights Commission in 1964 (Chapter 12A of the Administrative Code) declared it is the policy of the City and County of San Francisco:

"to give effect to the rights of every inhabitant of the City and County to equal economic, political and educational opportunity, to equal accommodations in all business establishments...and to equal service and protection by public agencies."

Mayor Shelley designated the Human Rights Commission "advisor to the City government on the subject of equal opportunity in housing and urban development" (January, 1965), and "official consultant for human relations to the San Francisco Housing Authority" (March, 1965).

The Redevelopment Agency, by Federal law, has a policy of non-discrimination, which includes all private housing in redevelopment areas.

Resolution 9268, Series of 1939, adopted by the Board of Supervisors November 21, 1949, approving planning and development of up to 3,000 public housing units by the Housing Authority, declares:

"It is the policy of the City and County of San Francisco that there shall be no discrimination or segregation in any form by reason of race, color, religion, national origin or ancestry in expenditures of public funds, in exercise of public powers, or in development or administration of any program entailing such funds or powers, whether through tax exemption or other forms of public contribution or cooperation."

The resolution also declares:

"In respect to the development and/or administration of each Project the Local Authority shall avoid or refrain from any policy or practice which results, directly or indirectly in discrimination or any form of segregation by reason of race, color, religion, national origin or ancestry."

Coordination

Deputy for Development and Deputy for Social Programs:

As previously noted, two new positions in the Mayor's Office were established in 1965 and 1966 to assist the Mayor in dealing with physical development and social problems and programs. These positions enable more

effective exercise of the Mayor's authority in carrying out his duties and responsibilities as specified in Section 25 of the City Charter.

Inter-Agency Committee on Urban Renewal (IACUR):

In 1953 the Inter-Agency Committee on Urban Renewal was established by the Board of Supervisors (Resolution 13761, Series of 1939) to aid interdepartmental planning and coordination efforts aimed at the improvement of living conditions in the South of Market area.

In 1957, the Board of Supervisors (Resolution 17473, Series of 1939) requested the Inter-Agency Committee, which had completed a coordinated code enforcement program in the South of Market area, to prepare a citywide program for urban renewal. The Board also designated IACUR as the coordinating committee for the administration of the City's urban renewal program. Initially, the membership of the Committee was composed of the following officers or their designated representatives, plus representatives of departments, boards, or commission as the Committee might, from time to time, decide:

Mayor, Chief Administrative Officer, Director of Public Health, Director of Public Works, District Attorney, City Attorney, Director of Planning, Executive Director of the Housing Authority, Executive Director of the Redevelopment Agency, Chief of Fire Department, Director of Public Welfare, Superintendent of Schools, San Francisco Unified School District, Controller, General Manager of Recreation and Park Department, and General Manager of Parking Authority.

Representatives of the staffs of the Human Rights Commission and the Economic Opportunity Council were added to the Committee in 1966.

The Committee has an Executive Committee which appoints sub-committees to investigate and report to the Committee on development proposals of city-wide concern. Among the sub-committees which have been appointed are sub-committees on code consolidation, the CRP Report, the Rapid Transit Corridor Study, the Workable Program, Housing Relocation, Housing and Urban Renewal.

Since 1957, the Inter-Agency Committee on Urban Renewal has been the principal means of coordinating the activities of various City agencies in joint efforts to plan and carry out City-wide development proposals concerned

THE JOURNAL OF THE AMERICAN MEDICAL ASSOCIATION

Published by the American Medical Association, 535 North Dearborn Street, Chicago, Ill.

Subscription price, Five Dollars per Annum in Advance. Single Copies, Fifteen Cents.

Entered as Second-Class Matter, October 3, 1917. Postpaid at Special Rate of \$3.75 per Annum.

Acceptance for mailing at special rate of postage provided for in Act of October 3, 1917.

Paid for postage by the American Medical Association.

Subscription price, Five Dollars per Annum in Advance. Single Copies, Fifteen Cents.

Entered as Second-Class Matter, October 3, 1917. Postpaid at Special Rate of \$3.75 per Annum.

Acceptance for mailing at special rate of postage provided for in Act of October 3, 1917.

Paid for postage by the American Medical Association.

Subscription price, Five Dollars per Annum in Advance. Single Copies, Fifteen Cents.

Entered as Second-Class Matter, October 3, 1917. Postpaid at Special Rate of \$3.75 per Annum.

Acceptance for mailing at special rate of postage provided for in Act of October 3, 1917.

Paid for postage by the American Medical Association.

Subscription price, Five Dollars per Annum in Advance. Single Copies, Fifteen Cents.

Entered as Second-Class Matter, October 3, 1917. Postpaid at Special Rate of \$3.75 per Annum.

Acceptance for mailing at special rate of postage provided for in Act of October 3, 1917.

Paid for postage by the American Medical Association.

Subscription price, Five Dollars per Annum in Advance. Single Copies, Fifteen Cents.

Entered as Second-Class Matter, October 3, 1917. Postpaid at Special Rate of \$3.75 per Annum.

Acceptance for mailing at special rate of postage provided for in Act of October 3, 1917.

Paid for postage by the American Medical Association.

Subscription price, Five Dollars per Annum in Advance. Single Copies, Fifteen Cents.

Entered as Second-Class Matter, October 3, 1917. Postpaid at Special Rate of \$3.75 per Annum.

Acceptance for mailing at special rate of postage provided for in Act of October 3, 1917.

Paid for postage by the American Medical Association.

Subscription price, Five Dollars per Annum in Advance. Single Copies, Fifteen Cents.

with housing and urban renewal. This has been achieved by advising the Mayor and the Board of Supervisors on recommended courses of action following intensive interdepartmental study and review of proposed projects or programs.

SUMMARY AND CONCLUSIONS

The Mayor's Housing Program of 1964 has been implemented by a number of programs or actions. Steps have been taken to increase the supply of housing, improve the quality of existing housing, increase the low income person's ability to obtain standard housing, and remove barriers such as racial discrimination in the housing market.

Likewise, ordinances enacted and resolutions passed by the Board of Supervisors reflect the legislative body's recognition of housing needs. The Board has clearly established its policy on equal opportunity in housing and has authorized measures to implement this policy. The Board has supported Mayor Shelley's 1964 Housing Program through authorization of funds for new administrative organizations, such as the Human Rights Commission, and for promotion of non-profit, moderate income housing.

The coordination of various programs and activities which affect housing supply and demand is or primary concern in present efforts to carry out approved housing and housing related programs and projects. New positions have been created and filled to assist the Mayor in the coordination of the eight City agencies which have responsibilities in this field. The Inter-Agency Committee for Urban Renewal has continued to provide a procedure for working out problems of coordination among City agencies involved in proposed or approved renewal and redevelopment projects, to advise the Mayor and Board of Supervisors on such projects and to provide a forum for discussion between public officials and representatives of private agencies, organizations and citizen groups.

The recent intensive efforts at coordinating various development proposals such as the redevelopment of the Inner Mission and the redevelopment

of Hunters Point have emphasized the problems of housing in relation to these proposals, in particular the problems of relocation housing and the general city-wide shortage of good housing for low and moderate income families. The sharper focus of these problems, some long standing and some only now emerging, has lead directly to the re-examination of the present housing situation, to which this report is addressed.

A re-examination of current policies and programs in the light of needs which have been identified in this report is clearly in order. Some housing needs may be responded to immediately. Many facets of the housing problem, however, must be dealt with on a continuing basis of re-examination, development of sufficient information, discussion of alternatives, and the further development of coordinated programs. There needs to be a clearer picture of what can be done most effectively immediately and what must be done over a longer period of time.

In Section V, recommendations have been made concerning the establishment of procedures that may provide a more direct way of dealing with housing programs and more effective ways of determining the areas of greatest need and ways of responding to these needs. Implicit in these recommendations is the assumption that City housing goals and objectives, which are translated into policies and programs, will be periodically re-examined and restated in response to new information and the expression of public support for new programs and new approaches.

IV. PROGRAMS AND AIDS FOR LOW AND MODERATE INCOME HOUSING

In this section, a brief discussion of presently available programs and aids for meeting certain housing needs will help identify the programs and aids that are being used in San Francisco to provide better housing for low and moderate income families and some of the problems associated with these programs.

All the programs discussed in this section rely wholly or to a great extent upon Federal financing. Therefore, the difficulties inherent in Federally financed programs are common to all. This is not to imply that all the problems of using the programs are because of Federal restrictions. Many are local problems which can only be solved locally.

Public Housing

There are 21 permanent public housing projects in San Francisco in which approximately 22,700 persons live in 5,636 units. In addition, approximately 4,229 persons live in temporary war housing which will be demolished in 1970. As was noted in Section II, an estimated yearly average of 1,400 single elderly and 1,200 families of 2 or more persons are on the waiting list for public housing.

Since 1960, 1,383 new units have been completed. The most recent completion was the 92-unit Mission Dolores project for elderly persons. With the completion of 90 units for the elderly on the old Fremont School site, scheduled for completion in early 1969, the last of the 3,000 units authorized in 1949 will have been built. None of the 1,500 elderly and 1,000 family units authorized in 1964 has been built but plans are well advanced on three projects for the elderly.

Three problems which are critical to the completion of the authorized public housing program will be noted here.

First, there is the need for large family units for low income families, which was noted in Section II. The recently restructured income limits for

public housing has extended public housing eligibility to include some large families formerly not eligible because of over-income. These families now join those already waiting for large unit vacancies in public housing. Planned public housing is not going to substantially alleviate this problem unless ways can be found to build a large proportion of the authorized 1,000 family units for large families. This will not be easy to do, for several reasons, one of which is the second problem to be noted here -- finding suitable sites for public housing.

The problem of just finding sites which can be built upon while keeping within the cost allowance under Federal regulations is a major one. Unless land can be obtained practically "free" for public housing, the possibilities for location and design are quite limited. The Housing Authority is planning to build units for the elderly, using air rights over public parking lots. This is one possibility for reducing site costs. Unless other low-cost sites can be found, which will permit the construction of larger units, the Housing Authority is faced with a dilemma in providing much needed large family units.

A third, and closely related problem, is that which stems from a changing approach and philosophy toward public housing design resulting from changing social judgments and objectives. The trend in public housing is definitely away from barrack-like complexes and "bare bones" aesthetics. The trend is also toward scattered sites to avoid concentration of public housing which, in many cases, results in perpetuating ghettos. That these are good trends cannot be denied. That they pose problems in finding sites is evident. Existing public housing projects are concentrated in the eastern part of the City, particularly in the Hunters Point area, the Mission District, Western Addition, and the North Beach-Chinatown area. Only one housing project is in the western half of the City, a project now under construction for the elderly adjacent to Laguna Honda Hospital. If there is to be a successful scattering of public housing units, areas of the City never before seriously considered for public housing may have to be considered. The blending of



[The text in this section is extremely faint and illegible. It appears to be a series of paragraphs, possibly a letter or a report, but the specific words and sentences cannot be discerned.]

public housing into the fabric of established residential neighborhoods, one of the aims of scattered housing, is more than an economic or design problem; it is also a social problem that involves the attitudes of the community or, more particularly, the neighborhood in which the housing is to be built.

Where in the City can these social, economic and physical problems be resolved so that the authorized family units can be constructed?

The Leased Housing Program

The leased housing program (under Section 23 of the Housing Act), begun in San Francisco in January, 1967, is an important new housing aid that provides an alternative to building and maintaining public housing. Five hundred units have been authorized for this program. These leased units will be in addition to the 2,500 public housing units authorized for construction in 1964.

Under the leasing program, the Housing Authority enters into lease agreements of one to five years with owners of rental property for placement of persons eligible for public housing. The difference between the agreed upon rent and the tenant's ability to pay is bridged by the use of Federal funds allocated annually to the Housing Authority. The Housing Authority assumes full contract responsibility and responsibility for placing qualified tenants. The landlord deals with the Housing Authority, not the tenant.

The desirable features of this program are obvious: voluntary private participation, a random scattering of units is achieved, and there is nothing to outwardly identify the leased units as public housing. The Housing Authority finds units by advertising in real estate agency publications, letters to agencies and individual landlords, phone calls and field search. While the initial response has been slow, it has been building up increasingly until some responses are now coming from property owners who have heard about the program from some other property owner who is participating. But, it is too early to assess how the program is being accepted in the community. The pro-

gress of this program will be watched with a great deal of interest by those concerned with the public housing program.

In addition to finding property owners willing to participate in the leasing program, there is difficulty, and perhaps it is a major impediment to rapid progress in the leasing program, of finding units within the Federal limitations which meet the City's code requirements. The present Federal policy is to allow the local public agency (SFHA) to determine the code standards it will follow in the leasing program. The Housing Authority is using the City's codes. The first authorization for the leasing program was limited to 500 units primarily because it was difficult to judge how successful the Housing Authority would be in finding qualified units which meet both the code requirements and the income limits.

There is reason to believe more rent subsidy funds for the leased housing program would be immediately available to San Francisco if it could be demonstrated that the funds could be used. This may be possible only if the Housing Authority decides to use a code standard specifically geared to the leasing program which would, in some cases, fall below the standards of the City Housing Code.

Rent Supplement Program

The Housing and Urban Development Act of 1965 authorized a rent supplement program which extends aid to certain qualified persons. To be eligible, an individual or family must have an income not higher than the maximum amount established in the local area for initial occupancy of low-rent public housing and, in addition, must be in one of the following categories:

1. Displaced by governmental action
2. 62 years of age or older
3. Physically handicapped
4. Occupying substandard housing
5. Occupying, or formerly occupying, a dwelling situated in an area determined by the Small Business Administration, subsequent to April 1, 1965, to have been affected by a natural disaster, and which has been extensively damaged or destroyed as a result of the disaster.

The amount of rent supplement payment cannot exceed the difference between the fair market rental for the dwelling unit and 25 percent of the occupant's income. Payments will be reviewed periodically and adjusted to reflect changes in income or rent.

Housing owners who are eligible to enter into contracts to receive rent supplement payments will be non-profit, cooperative, or limited dividend owners who provide housing financed with mortgages insured by FHA under Section 221(d) (3) at market interest rates. Such housing can consist of a project of five or more dwelling units which may be individual dwelling units, row houses, semi-detached housing, or multifamily housing. The housing must be either new housing or housing that is improved by a substantial amount of rehabilitation financed by the insured mortgage.

In addition, rent supplements are available on a restricted and experimental basis for housing financed with mortgages insured by FHA under the Section 221(d) (3) below-market interest rate program for low- or moderate-income families and for housing for the elderly financed with a direct Federal loan under Section 202 of the Housing Act of 1959 or under the FHA Section 231 mortgage insurance program for rental housing for the elderly. However, not more than 10 percent of the amounts approved in annual appropriation acts for the rent supplement program may be utilized under the FHA below-market program and half for housing under the elderly direct loan program and the FHA elderly program.³⁰

As of March, 1967, only five housing units in San Francisco were certified for rent supplements. These units are in the Jones Memorial Homes. Other developments, for example the Martin Luther Tower, qualify for rent supplements, but, thus far, certification has not been requested for any of these units.

30. Summary of the Urban Renewal Program, HUD, Nov., 1966, pp 8 & 9

Payment of rent supplements is handled directly by contract between the owner/operator of the qualified units and FHA. No City agency is involved in the contract agreement. The responsibility for requesting certification and contracting for rent supplements rests entirely with the owner/operator of eligible projects.

Whether the rent supplement program can be utilized in Western Addition A-2 depends upon the outcome of current negotiations between the San Francisco Redevelopment Agency and the Federal Housing Administration. The first two projects submitted for approval have been rejected by FHA because the projects provide for more "amenities", such as second baths in four bedroom units and covered parking, than FHA allows. The SFRA contends that such amenities are necessities and must be provided if the 221(d) (3) program is to be successful in meeting the housing needs of low- and moderate-income families in San Francisco. Also, the SFRA is concerned about the fact that income eligibility limits for rent supplements are more restrictive than those for public housing. The SFRA is making every effort to persuade FHA to change its policies so that a portion of the City's proposed 5,000 units that would, theoretically, qualify for rent supplements will qualify. If this does not occur, the City is faced with the choice of forfeiting either the rent supplements or the amenities which are considered necessary to establish and maintain realistic standards in housing.

The rent supplement program holds great promise as a housing aid, but, as presently structured and financed, there seems to be difficulty in utilizing the program across the nation. As of March, 1967, there was a total of only 1,500 tenants actually receiving rent supplements in the nation. However, some 20,589 units in 302 projects in 217 cities had been earmarked for eligibility. Authorized funds for the program now stand at \$32 million.³¹ It is too early to judge the effectiveness of the rent supplement program.

31. Journal of Housing, Feb.-March, 1967, p 101



100

101

102

103

104

105

106

107

108

109

110

111

112

113

114

115

116

117

118

119

120

121

122

123

124

125

126

127

128

129

130

131

132

133

134

135

136

137

138

139

140

141

142

143

144

145

146

147

148

149

150

151

152

153

154

155

156

157

158

159

160

161

162

163

164

165

166

167

168

169

170

171

172

173

174

175

176

177

178

179

180

181

182

183

184

185

186

187

188

189

190

191

192

193

194

195

196

197

198

199

200

Congress has provided more liberal FHA mortgage insurance to assist in the elimination of slums and urban blight, the rehabilitation and conservation of existing properties and neighborhoods, and the provision of new and rehabilitated sales and rental housing, both for families displaced by urban renewal or other governmental action and families of low and moderate income. These provisions are incorporated in two sections of the National Housing Act, Sections 220 and 221. Other programs designed for the elderly are incorporated in Sections 202 and 231.

Two important variables which affect the monthly housing costs are the terms of the mortgage or loan and the interest rate. Most programs insure a mortgage which is financed by private institutions. Maximum interest rates based on market conditions are set by FHA under statutory provisions. At the present time, these range from $5\frac{1}{4}$ to 6 percent. An additional $\frac{1}{2}$ percent premium is charged for mortgage insurance. The below-market rate is currently 3 percent and no insurance is charged. Income limits are generally imposed on below-market rate programs.

Housing for the Elderly - New Construction:

Sec. 202. The Housing Assistance Administration is authorized to make direct loans to non-profit corporations, private institutions, foundations, consumer cooperatives, and non-federal public agencies not receiving Federal financial assistance (under provisions of the Housing Act of 1937) for the construction of housing for the elderly. Loans cover 100% of the development cost and are repaid at 3% interest over a period of up to 50 years.

The program was designed for persons in the moderate income bracket. Income eligibility limits are \$4,000 per year for individuals and \$4,800 per year for a couple. Rents range from \$65 to \$75 for efficiency apartments and \$75 to \$90 for one-bedroom apartments.

As a practical matter, this program can be used in San Francisco only if

a sponsor/developer can keep within the cost limits established for the program, which is about \$12,500 per dwelling unit. This means that land costs must be kept minimal, as in renewal areas. However, if a sponsor, such as a church, owns land that can be used, the program is an attractive one.

Sec. 231. This program, administered by the Federal Housing Administration, provides 40 year mortgages at $5\frac{1}{2}$ percent interest plus $\frac{1}{2}$ percent mortgage insurance premium. Ninety percent mortgages are available to profit-motivated sponsors and 100 percent mortgages are available to non-profit sponsors. This program was designed for and restricted to urban renewal areas. Martin Luther Towers in Western Addition A-1 was built under this program.

The main differences between this program and the program under Sec. 202, described above, are:

- (a) Sec. 202 has income limits; Sec. 231 does not;
- (b) Sec. 202 has 3 percent mortgages; Sec. 231 has $5\frac{1}{2}$ percent;
- (c) Sec. 202 is available only to non-profit sponsors; Sec. 231 is also available to profit motivated sponsors; and
- (d) Sec. 202 is not restricted to renewal areas; Sec. 231 is.

Family Housing - New Construction:

Sec. 202. FHA insures mortgages for multi-family housing in renewal areas for up to 90 percent of replacement cost. The term of the mortgage is 40 years at 6 percent interest plus $\frac{1}{2}$ percent mortgage insurance premium. There are no income limits, but FHA controls rents or sales, charges, capital structure, rate of return, and methods of operation to provide reasonable rents to tenants and reasonable returns to investors. Much of the new, multi-unit housing in Western Addition A-1 and Golden Gateway was financed under this program.

Sec. 221(d)(3) Market Rate Program. This is the basic program of mortgage insurance for rent supplement housing. Forty-year mortgages at 100 percent of the replacement cost are available to non-profit and cooperative sponsors



[The text in this section is extremely faint and illegible. It appears to be a series of paragraphs or a list, but the characters are too light to transcribe accurately.]

and at 90 percent of replacement cost for limited-dividend sponsors. The interest rate is 6 percent plus $\frac{1}{2}$ percent mortgage insurance premium. FHA establishes the maximum gross rents which the sponsor may charge. A family which qualifies for rent supplement is required to pay 25 percent of its income toward the rent. Supplements make up the difference between what the family can pay and the gross market rent. Minimum rent supplement limits for initial eligibility range from \$3,100 for an individual to \$6,100 for families of seven or more. Once a family qualifies for a rent supplement on the basis of initial income limits, it may continue to pay 25 percent of its income and receive reduced rent supplements as its income rises until it is no longer eligible for the minimum supplement. There are no income limits for families who pay the full market rents. This program will be used in planned housing for Western Addition A-2 and Diamond Heights.

Sec. 221(d) (3) Below-Market Rate Program. This program provides mortgage insurance for moderate-income housing. Forty-year mortgages at 100 percent of replacement cost are available to non-profit and cooperative sponsors and at 90 percent of replacement cost for limited-dividend sponsors. The interest rate is 3 percent. Income limits in this program range from \$5,750 for an individual to \$10,650 for families of seven or more; rents are based on 20 percent of the family's income.

St. Francis Square in Western Addition A-1, and Geneva Towers near McLaren Park were financed under this program. Rent supplements on an experimental basis and in very limited amounts are authorized for this below-market rate program.

Sec. 221(d) (4). The mortgage limitations on this program are similar to those under Sec. 221(d) (3) for moderate income housing. There are no income or rent limits but, mortgage limits are designed to keep prices within reason. Non-profit sponsors can obtain 100 percent forty-year mortgages at 6 percent interest plus $\frac{1}{2}$ percent premium insurance. Profit motivated sponsors



1. The first part of the document is a list of names.

1. The first part of the document is a list of names.

2. The second part of the document is a list of names.

2. The second part of the document is a list of names.

3. The third part of the document is a list of names.

3. The third part of the document is a list of names.

4. The fourth part of the document is a list of names.

4. The fourth part of the document is a list of names.

5. The fifth part of the document is a list of names.

5. The fifth part of the document is a list of names.

6. The sixth part of the document is a list of names.

6. The sixth part of the document is a list of names.

7. The seventh part of the document is a list of names.

7. The seventh part of the document is a list of names.

8. The eighth part of the document is a list of names.

8. The eighth part of the document is a list of names.

9. The ninth part of the document is a list of names.

9. The ninth part of the document is a list of names.

10. The tenth part of the document is a list of names.

10. The tenth part of the document is a list of names.

11. The eleventh part of the document is a list of names.

11. The eleventh part of the document is a list of names.

12. The twelfth part of the document is a list of names.

12. The twelfth part of the document is a list of names.

13. The thirteenth part of the document is a list of names.

13. The thirteenth part of the document is a list of names.

14. The fourteenth part of the document is a list of names.

14. The fourteenth part of the document is a list of names.

15. The fifteenth part of the document is a list of names.

15. The fifteenth part of the document is a list of names.

16. The sixteenth part of the document is a list of names.

16. The sixteenth part of the document is a list of names.

17. The seventeenth part of the document is a list of names.

18. The eighteenth part of the document is a list of names.

18. The eighteenth part of the document is a list of names.

19. The nineteenth part of the document is a list of names.

19. The nineteenth part of the document is a list of names.

20. The twentieth part of the document is a list of names.

20. The twentieth part of the document is a list of names.

21. The twenty-first part of the document is a list of names.

21. The twenty-first part of the document is a list of names.

22. The twenty-second part of the document is a list of names.

22. The twenty-second part of the document is a list of names.

can obtain 90 percent forty-year loans at the same interest and premium rate. This program is designed to encourage private developers to build housing that can be purchased or rented by moderate income persons. This program may be used in the Hunters Point redevelopment project.

Sec. 221(h). In 1966, an insurance program was authorized for the purchase of single-family units at 3 percent interest rate. Non-profit corporations can purchase five or more single-family units (not necessarily detached), rehabilitate them and resell them to low-income families. Income limits are similar to those for rent supplements and first priority (90-day limit) must be given persons being relocated from renewal or code enforcement areas. This program has not yet been used in San Francisco.

Rehabilitation Loans

Rehabilitation work may be financed under the above housing programs. In addition, there are several programs specifically for rehabilitation. Some of these are especially suitable to owners of small properties.

Sec. 220 Rehabilitation Mortgages. Mortgages for 30 years, or 3/4 of the remaining economic life of the structure, are available at 6 percent interest plus $\frac{1}{2}$ percent insurance premium. Maximum dollar amounts allowed vary with type of ownership and unit sizes. A mortgage for a private multi-family project may not exceed \$30,000. These mortgages may be used for purchasing or refinancing existing houses or apartment structures that are to be rehabilitated. Eligible improvements are those that enhance the property's value or prevent the property from deteriorating. These mortgages are available in renewal or Federally Assisted Code Enforcement areas only.

Sec. 312 Rehabilitation Loans. Section 312 of the Housing Act of 1964, as amended, authorized Federal loans to owners or tenants of residential or business property in urban renewal or code enforcement areas to enable them

to bring the structures up to local code requirements, or to carry out the objectives of the official urban renewal plan for the area. Interest rates on rehabilitation loans are limited to 3 percent, and loans may have a term of not more than 20 years or three-fourths of the remaining economic life of the structure after rehabilitation, whichever is less. These loans will be made only when the borrower is unable to secure the necessary funds from other sources on comparable terms and conditions.

Rehabilitation Grants

Federal grants under Section 115 of the Housing Act of 1949, as amended, are available to qualified low-income owner-occupants of housing in an urban renewal or code enforcement area for the repair and improvement of their homes so that the property conforms to applicable codes or other requirements of the urban renewal plan. The maximum rehabilitation grant is \$1,500.

Within this limit, the grant may not exceed:

1. The actual cost of the repairs and improvements, if the applicant's annual income is \$3,000 or less, or
2. If the applicant's annual income exceeds \$3,000, an amount in excess of that portion of the actual cost of repairs and improvements which cannot be paid for with any available loan that can be amortized as part of the applicant's monthly housing expense without requiring that expense to exceed 25 percent of the applicant's monthly income.

F.A.C.E.

The rehabilitation loans and grants described above will be available to qualified residents in the four areas of San Francisco included in the Federally Assisted Code Enforcement (FACE) program approved for San Francisco in 1966. The four areas are in the Great Highway, Arguello Park, Buena Vista Park, and Glen Park districts. Scheduled in the grant reservation for the

FACE program is \$3,502,000 to cover an estimated 2,595 loans and \$337,500 to cover an estimated 252 grants. These estimates are based upon 1960 census information. Approximately 5,800 dwelling units in 3,223 buildings will be included in the four areas. Approximately 22 percent of the dwelling units are single family owner occupied. It is estimated that about 80 percent of the total buildings in the four areas have code deficiencies. The program is scheduled for completion by 1970.

The results of the FACE program will be of great interest to neighborhood groups and organizations which have been discussing the possible use of the program in their respective areas. The effect of code compliance expenditures on rents and the ability of tenants and owners to remain in the area after completion of the program will be of critical importance.

San Francisco Development Fund

The San Francisco Development Fund, a non-profit organization dedicated to providing housing for low and moderate income housing, is conducting a low income housing demonstration project with a grant of \$244,607 from the Department of Housing and Urban Development.

The project seeks to expand home ownership by providing assistance toward down payment, temporary monthly subsidies, and counseling to "high-potential" families whose income is now in the low-rent housing range. The Fund authorization is based upon assistance to 60 families.

Since the project began in 1963, there have been two major setbacks in the execution of the project. The first was the passage of Proposition 13 in November, 1964, which made it necessary to redesign the project. The redesigned project was approved by HUD in August, 1965. The second delay occurred in early 1966, when FHA declared the project ineligible for FHA insurance of the home mortgages. In late 1966, the project was again revised, this time as a rent subsidy program for 60 families. The project is now

being executed and several families have been placed. The project continues to include counseling and training to prepare families for home ownership.

The project has encountered the problem of finding units large enough to accommodate large families. However, the Fund is allowed to operate within a twenty mile radius of San Francisco and this increases the potential for finding suitable units.

The Finder's Fee Program

In March, 1967, the San Francisco Redevelopment Agency started a "finder's fee" program to help in obtaining housing for families being relocated in Western Addition Area 2. The fee is a \$50 bonus to a landlord or broker for providing a dwelling unit that meets both the relocation needs of the family and the code standards of the Redevelopment Agency.

To qualify for this "finder's fee" program, the participating landlord, agent or owner must agree to the stipulations of the Finder's Fee Agreement:

1. Rental must not exceed \$150 per month.
2. Hotel and rooming accommodations are excluded.
3. All listings with the Agency must be non-discriminatory with regard to race, color, creed or national origin of prospective tenants.
4. In order to qualify for the \$50 fee to be paid, all listings must be submitted directly to the Redevelopment Agency; the landlord, managing agent or owner must work with the families through the Agency. The Agency will provide the families with standard listings.
5. When a family finds a unit itself, the landlord, owner or managing agent may receive a fee if a request is made to the Agency prior to occupancy of the rental unit by the family.

Welfare Rent Payment

A long standing form of housing aid to low income families is the rent allowance in certain kinds of welfare payments. An estimated 37,740 families, including single persons, presently benefit from these payments in San Francisco. The housing allowance structure is too complex to be fully explained in this report. One or two examples, however, will serve to point out the deficiencies of the housing allowance for providing adequate housing for those receiving the aid.

The maximum rent allowance of an elderly couple receiving Old Age Security (OAS), including utilities, is \$90 per month. For this amount, adequate accommodations can be found. If one member of the couple dies, the surviving member receives a maximum of only \$63 per month rent allowance, including utilities, which is not enough to permit remaining in the \$90 unit and may not be enough to find adequate accommodations. If the client chooses to spend more than \$63 for rent and utilities it must come from the allowance for food and clothing. A standard 2-room apartment can hardly be found for less than \$80.

In the OAS program, the maximum allowance for housing and utilities may be increased up to 20% "provided the housing is rental housing especially constructed for the aged, is operated on a non-profit basis, and is publicly financed." This means that a person on OAS may be allowed a maximum of \$75 for housing and a couple up to \$108. Public housing projects such as Kennedy Towers and Mission Dolores constitute such housing as well as the non-profit, privately built Jones Memorial Homes, Inc.

A second example of the deficiency of welfare rent payments is Aid to Families with Dependent Children (AFDC). The rent allowance for AFDC is a fixed amount in a "minimum needs budget" established by the State. This budget also includes food, clothing and other necessities. All items in the budget except rent are based upon market research and are revised periodi-

1. The first step in the process is to identify the problem.

2. The second step is to define the problem.

3. The third step is to analyze the problem.

4. The fourth step is to develop a plan of action.

5. The fifth step is to implement the plan of action.

6. The sixth step is to evaluate the results.

7.

8. The seventh step is to monitor the progress.

9. The eighth step is to report the results.

10. The ninth step is to review the process.

11. The tenth step is to improve the process.

12. The eleventh step is to document the process.

13. The twelfth step is to

cally to reflect increased living costs. The rent figure was established in 1958 and has not been revised since. This results in a situation such as the following: The budget for a family with 10 dependent children in San Francisco receives a maximum of \$76 a month rent allowance. The maximum welfare allowance from the State for this family is \$392 per month. Any public assistance beyond this amount must be provided by the County. If adequate housing cannot be obtained for the rent allowance, and it is difficult to see how it could be, then part of the food and clothing allowance must be spent to obtain adequate housing.

In San Francisco there are an estimated 8,000 families on AFDC. Some of these families are spending as much as 40% to 50% of their total income, including public assistance, for housing. It is estimated that most AFDC families spend more than 25% of their public assistance allowance for housing.

The maximum rent payment available through welfare assistance will buy only the lowest rent units in the city. As has been noted already, a very high percentage of the lower rent units in 1960 were substandard, which leads to the conclusion that many welfare recipients have little choice but to live in substandard units. On the other hand, what other alternative is available? Without any rent allowance the plight of the individual on welfare would be even worse.

Welfare agencies are required by law to withhold part of the rent payments for certain types of assistance where housing has been determined by the appropriate authority to be substandard if the landlord refuses, after sufficient notice, to correct the code violations. In the process, the tenant may be forced to move. Since standard low-rent units are very scarce, he may have no alternative except housing that is little, if any, better than the housing from which he moved.

Many welfare agencies, including the Social Services Commission in San Francisco, have appeared before State legislative committees in attempts to

get adjustments in welfare payments, including rent allowances. If no changes are made, and none appear imminent, the local community must continue to bear the burden of making whatever adjustments are deemed necessary.

The housing needs of the welfare recipient should definitely be provided for in the City's housing policies and programs. Public housing is a solution for some but, as has been reiterated, large families and single elderly can expect a long wait for public housing. Also, there are in San Francisco some persons with incomes so low that they cannot afford even the minimum rent for public housing. Some AFDC recipients qualify for rent supplements but many do not. At the moment, this is of no consequence since there are only five authorized rent supplement units in San Francisco.

SUMMARY AND CONCLUSIONS

Public Housing

Public housing has been and continues to be the principal public assistance housing aid for low income families. Nearly 23,000 persons live in permanent public housing at the present time and an additional 4,300 live in temporary war housing. An estimated yearly average of 1,400 single elderly and 1,200 families are on the waiting list for public housing.

The last of the 3,000 public housing units authorized in 1949 will soon be completed and the first of the 1,500 units for the elderly authorized in 1964 will soon be under way. Completion of the 1,000 family units authorized in 1964 presents a major problem in finding sites. There is a scarcity of buildable sites to begin with, but this problem is further complicated by high costs, the desire to avoid building in areas where a concentration of public housing already exists, and the desire to make public housing attractive and non-institutional looking. Social as well as economic and physical obstacles must be overcome if the problem of sites is to be resolved.

Leased Housing

A leased housing program, begun in San Francisco in January, 1967, provides a possible long range alternative to building public housing. Five hundred units have been authorized under this Federally financed program.

The leased housing program has very desirable features: there is voluntary private participation, a random scattering of sites is achieved, and the "public housing" label is avoided.

Persons eligible for this program are generally those who would be eligible for public housing units.

It is too early to determine the success of the leased program in San Francisco, but the outlook is good. The two main obstacles appear to be (1) finding enough property owners willing to participate and (2) finding units which meet City codes and also fall within the rent limitations allowed by PHA. Every effort should be made to eliminate or reduce these obstacles. Additional Federal funds are available to San Francisco if it can be demonstrated that these funds can be used.

Rent Supplement Program

The rent supplement payments authorized in 1965 are available to certain qualified persons who occupy certain kinds of dwellings built under Federal regulations.

In San Francisco only five housing units have received certification for rent supplements. Other recently completed units are eligible but, thus far, certification has not been requested.

Rent supplements may be available for some of the approximately 5,000 units proposed for planned redevelopment projects (Section II) which, technically, would qualify under the rent supplement program. The number of units authorized will depend upon how many are kept within cost limits set by FHA. The use of rent supplements will depend upon the participation of the owner/operator in the program either by prior requirement as a condition of parti-

cipation in the redevelopment project or voluntarily.

The Federal rent supplement program holds great promise, but, as presently structure and financed, it is difficult to use.

Federal Mortgage Insurance

A number of housing aids are available under the provisions of the National Housing Act. These include loans and grants for rehabilitation and conservation of existing properties and the provision of new and rehabilitated sales and rental housing, both for families displaced by urban renewal or other governmental actions and families of low and moderate income. The programs which appear to be most significant in San Francisco's plans are the low and moderate income housing programs under Section 221(d) (3) of the Housing Act, the moderate income housing for the elderly under Section 202, and the rehabilitation loans and grants which are available to certain eligible persons in urban renewal or code enforcement areas. A new program authorized in 1966 (Sec. 221(h)) for low interest loans to non-profit sponsors to purchase private housing in units of five or more has not been tried in San Francisco but has good potential.

F.A.C.E.

Four Federally Assisted Code Enforcement areas (FACE) have been approved for San Francisco which will affect approximately 5,800 dwellings in 3,223 buildings. It is estimated that 80% of the total buildings have code violations. The four areas are in the Great Highway, Arguello Park, Buena Vista Park and Glen Park districts. Federal rehabilitation loans and grants will be available to qualified residents in these areas.

San Francisco Development Fund

The San Francisco Development Fund, a non-profit organization dedicated to providing housing for low and moderate income housing, is conducting a

a low income housing demonstration project with a grant of \$244,607 from the Department of Housing and Urban Development. The program will provide a rent subsidy program for 60 families which will be selected as having good potential for home ownership. The project is allowed to operate within a twenty mile radius of San Francisco, which increases the potential for finding suitable units.

Finder's Fee Program

A \$50 bonus to a landlord or broker for providing a dwelling unit that meets relocation requirements is provided under a program started by the Redevelopment Agency in March, 1967. The program is expected to speed up the relocation process by increasing the supply of available qualified relocation units.

Welfare Rent Payments

An estimated 37,740 families (including single persons) presently receive rent allowances through welfare assistance. For an elderly couple the rent allowance is sufficient to provide good housing. For single persons or families with children the allowance is not sufficient to buy good housing. As a result, a large number of persons receiving welfare aid are, almost without exception, living in substandard housing or are using a portion of food and clothing allowances for rent, or both. As estimated 8,000 families receiving Aid to Families with Dependent Children are spending as much as 40% to 50% of their total income for housing.

Welfare agencies in San Francisco and elsewhere are trying to get legislative action to raise rent allowances but, thus far, their efforts have been without success.

There are no provisions in present City policies and programs to fill this unmet housing need except through public housing. As has been noted,

THE UNIVERSITY OF CHICAGO

DEPARTMENT OF THE HISTORY OF ARTS

THE HISTORY OF ARTS

THE HISTORY OF ARTS

THE HISTORY OF ARTS

THE HISTORY OF ARTS

THE HISTORY OF ARTS

THE HISTORY OF ARTS

THE HISTORY OF ARTS

THE HISTORY OF ARTS

THE HISTORY OF ARTS

THE HISTORY OF ARTS

THE HISTORY OF ARTS

THE HISTORY OF ARTS

THE HISTORY OF ARTS

THE HISTORY OF ARTS

THE HISTORY OF ARTS

THE HISTORY OF ARTS

THE HISTORY OF ARTS

THE HISTORY OF ARTS

the supply of large family public housing units is very limited and there is always a waiting list. Some individuals with no other income except welfare payments cannot afford even the low rents charged for public housing, except by sacrificing a portion of the food and clothing budget.

The housing needs of the welfare recipient should definitely be provided for in the City's housing policies and programs.

V. RECOMMENDATIONS

Recommendations for improving San Francisco's housing policies and programs include proposals which are concerned with (1) new staff assignments, (2) a new citizen policy-making group, (3) additional support for our most effective and most promising programs, and (4) suggestions for studies of new ideas that have not yet been put into practice. The chart on the next page summarizes the first two recommendations.

1. Assignment to Department of City Planning of Staff Responsibility for Continuing Housing Survey and Analysis Work. In order to assure on a continuing basis the provision of essential factual information and informed judgments concerning citywide housing demand and supply, it is recommended that the Department of City Planning be assigned responsibility for:

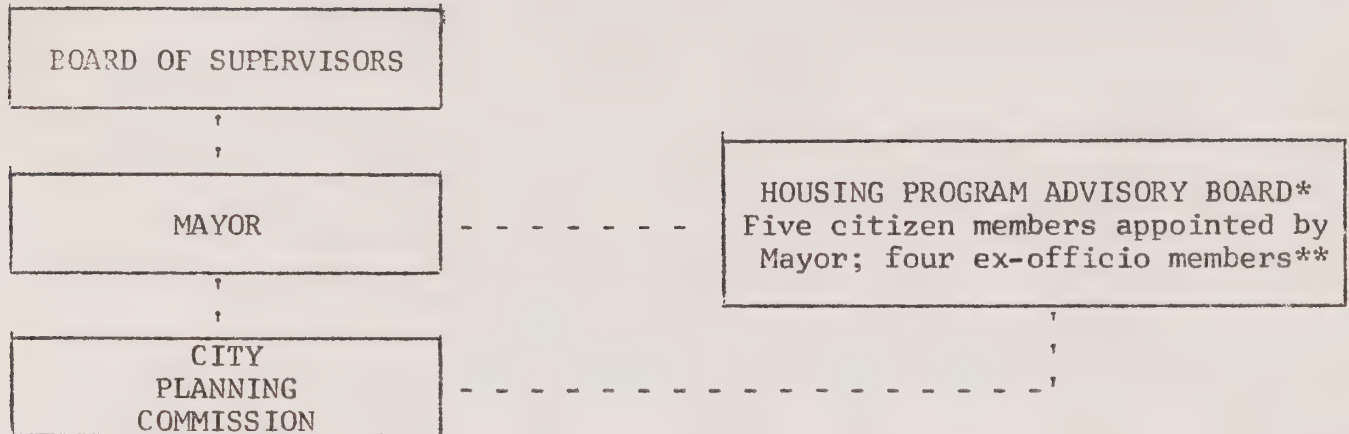
- a. The collection and analysis of housing data and related information concerned initially with the practical needs of both the proposed Central Housing Relocation Service and the proposed Housing Program Advisory Board. The Relocation Service will be directly responsible for developing and maintaining the housing supply inventory upon which its program will be based. It is expected that the new information which will be developed will subsequently enable the City government to develop sufficient sources of information so that useful regular technical reports on this complex subject can be published and made widely available. Authoritative reports are essential if the necessary public consideration of new housing policies and programs is to be productive.
- b. Advising the Mayor of major changes in the housing supply and demand situation, together with judgments concerning critical gaps in existing information that must be filled if major policy changes are to be considered and acted upon.
- c. Recommending annually to the Mayor and the Housing Program Advisory Board improvements in the City's housing policies and programs, based on the experience gained from the continuing staff work indicated above and as a result of the Department's regular duties related to housing as indicated below.
- d. Maintaining the City's official Citywide Improvement and Renewal Schedule, based on the Citywide Urban Renewal Plan which was adopted in 1960 as an element of the Master Plan and on the recommendations in the Community Renewal Program Report, which was acted upon by the City Planning Commission in 1966.
- e. Coordinating the proposed annual Capital Improvement Program, which is regularly prepared by the Department, with the Citywide Improvement and Renewal Schedule.

2. Establishment of a Housing Program Advisory Board. In order to assist the Mayor in coordinating the housing policies of the eight City departments and agencies having responsibilities in this field, and to recognize the critical need for direct and responsible participation by non-professionals in this important area of public policy, it is recommended that a Housing Program Advisory Board be established on a permanent basis. The proposed Board, composed of five citizens appointed by the Mayor and four ex-officio members, as indicated on the chart on the following page, would be responsible for:

- a. Recommending annually to the Mayor a Citywide Housing Program, including a statement of the goals toward which the Program is

Proposed

HOUSING PROGRAM ADVISORY BOARD



Duties of HPAB

Duties of CPC

1. Annually reports to Mayor and HPAB on citywide housing needs and supply (in relation to relocation and other housing objectives).
 2. Annually makes recommendations to Mayor and HPAB on citywide housing policies and programs.
 3. Maintaining Citywide Improvement and Renewal Schedule.
 4. Annually relates CIRS to the recommended Capital Improvement Program.
1. Annually recommends Citywide Housing Program to Mayor.
 2. Recommends priorities to Mayor when Citywide Improvement and Renewal Schedule is in conflict with housing relocation needs.
 3. Recommends study of new housing policies and programs to provide for unmet housing needs.

* HPAB would function much in the same way the existing Capital Improvement Advisory Committee does in relation to the Capital Improvement Program as submitted by the City Planning Commission. In preparing its recommendations HPAB would consider proposals submitted to it by the Inter-Agency Committee on Urban Renewal as well as by the Department of City Planning.

** Ex-officio members would be the Chief Administrative Officer and the Executive Directors of the City Planning Commission, the Redevelopment Agency, and the Housing Authority.

directed. This Program would be prepared after the Board had reviewed the report of the Department of City Planning on the housing supply and demand situation and suggestions of the Inter-Agency Committee on Urban Renewal concerning needed improvements in the City's housing policies and programs. The Board would also, of course, take into account the experience of the Central Housing Relocation Service during the preceding year.

- b. Recommending priorities to the Mayor when code enforcement, redevelopment, public housing and other public improvement programs create a demand for more relocation housing units than are judged by the Central Housing Relocation Service to be available. The Board would consider the needs of the several programs involved and would submit its recommendations to the Mayor who would make the final decisions needed to coordinate the general housing and relocation policies of the City as established by the Board of Supervisors.
- c. Recommending to the Mayor studies of new housing policies and programs to provide for unmet housing needs, including experimental projects when such studies indicate that the practicability of significant new ideas can only be judged as a result of field tests. This assignment also includes the responsibility of recommending, when considered necessary, changes in the structure of City government designed to improve the effectiveness of the City in carrying out approved housing policies and programs.

The proposed Housing Program Advisory Board would not be an operating agency of the City government. It would be concerned with recommending policies, priorities, and new proposals concerned with housing. Most of its staff work would be done by the Department of City Planning, in much the same way that the Department of City Planning today serves as the staff for the Capital Improvement Advisory Committee. Necessary preliminary interdepartmental staff work would be carried out by the Inter-Agency Committee on Urban Renewal, under the chairmanship of the Mayor's Deputy for Development.

Action on recommendations made by the Board and approved by the Mayor would be taken, as now, by those regular City departments and agencies directly concerned. The Mayor's Deputy for Development would be responsible, on behalf of the Mayor, for assisting interdepartmental coordination, as required.

The suggested membership of the Board calls for the inclusion of four City officials as regular voting members because of the complex and technical nature of the subject, and for a majority of citizen members because of the importance and controversial nature of the public policies that are involved. It has been suggested that the Executive Director of the Human Rights Commission should also be designated as an ex-officio member. If this is decided upon, an additional citizen member could be added to maintain the suggested relationship between officials and citizens.

3. Continuing Support for Existing Housing Programs. As is evident from the main body of this report, especially from the detailed presentation of existing official City housing policies and programs in Sections III and IV, the Mayor and Board of Supervisors during the past three years have made

Handwritten notes at the top of the page, possibly a title or header, including the word "Vt" and some illegible text.

First main paragraph of handwritten text, starting with "The first..." and continuing with several lines of cursive script.

Second main paragraph of handwritten text, starting with "The second..." and continuing with several lines of cursive script.

Third main paragraph of handwritten text, starting with "The third..." and continuing with several lines of cursive script.

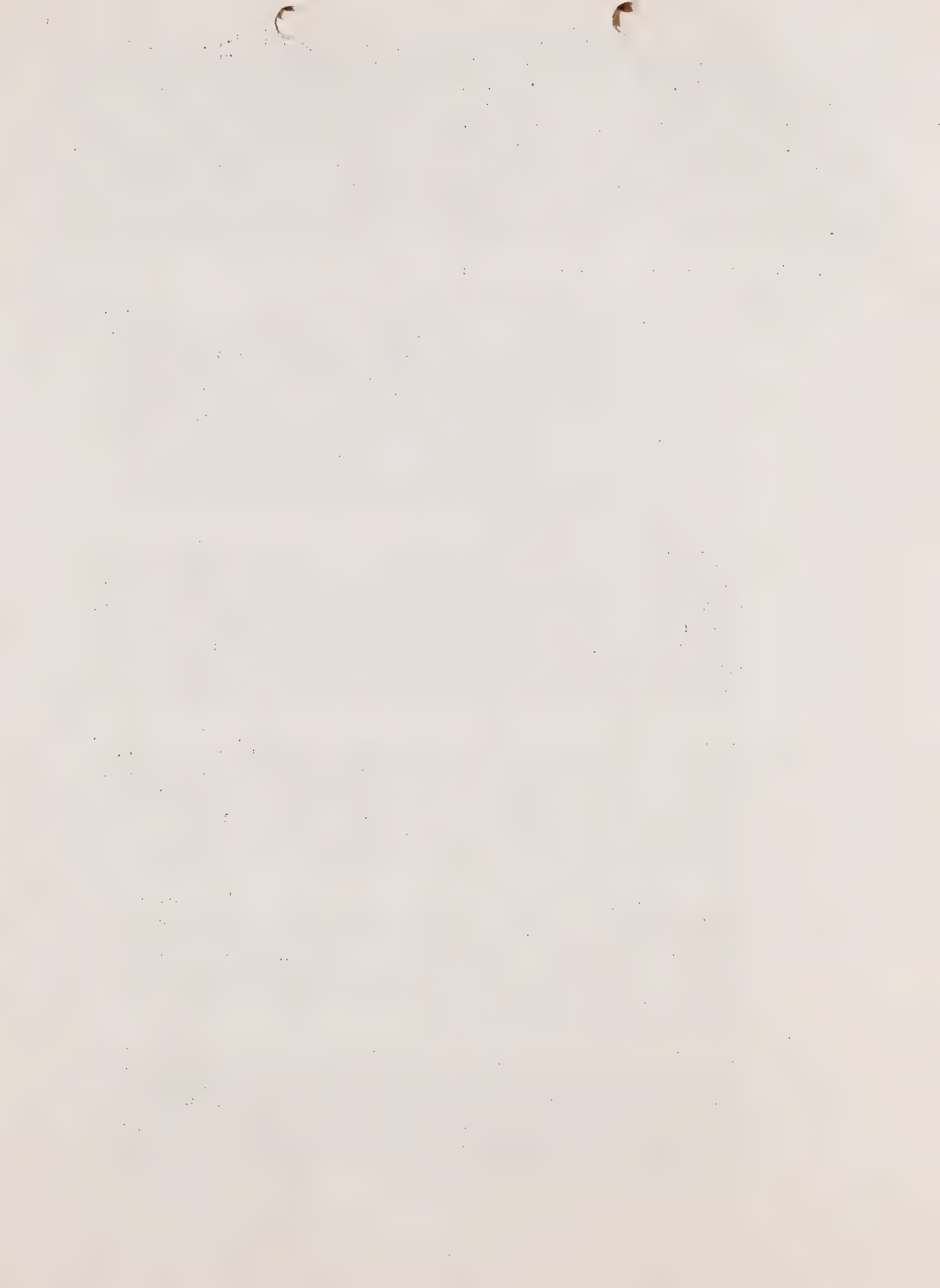
Fourth main paragraph of handwritten text, starting with "The fourth..." and continuing with several lines of cursive script.

Fifth main paragraph of handwritten text, starting with "The fifth..." and continuing with several lines of cursive script.

major additions to the City's housing policies and programs. More attention has been focused on the critical housing needs of families and elderly persons of low and moderate income and minority groups than ever before in the history of the City. At the same time, previously established policies and programs aimed at protecting, conserving, and enhancing the City's established family residential neighborhoods have been reaffirmed and strongly supported. The most effective existing programs and the most promising new programs which can be expected to produce practical results are summarized below; additional new policies and programs which have been suggested as a result of the present study are considered in the final set of recommendations.

a. Programs of the Housing Authority:

- 1) Housing for the Elderly. 300 units are planned for inclusion in the Yerba Buena Center Redevelopment Area and the 1,200 additional dwellings of the 1,500 authorized in 1964 are being programmed. The final project of the 3,000 units authorized in 1949 will be completed in 1969. Air rights at low cost over public parking lots are needed to provide additional well located sites. Other desirable sites suited to the special needs of the elderly are needed and will require the cooperation of several City departments and neighborhood groups.
- 2) Public Housing for Large Families. A definite proposal has been made by the Redevelopment Agency to provide sites for 200 such units in the Western Addition Area in smaller than usual groups on scattered sites. Federal construction cost regulations must be modified to enable this proposal to move ahead. Sites for additional units for large families from the 1,000-unit public housing program authorized in 1964 are needed.
- 3) Sites for Remaining Authorized Public Housing. Site, size, design, and financing problems, several of which will require changes in both Federal regulations and local traditions, make it necessary to move this program ahead in a very careful way. This is being done. Locating and obtaining agreement on desirable sites are the most difficult present problems.
- 4) Leased Housing. This is a most promising new Federal program. A substantial number of apartment house owners have expressed interest in participating in San Francisco's 500-unit program and an application for an additional 500 units is now being prepared. Federal funds for the expanded program are available.
- 5) Repair and Maintenance for Existing Other Public Housing. San Francisco has pioneered a proposal for a new Federal program which would provide funds for modernization of structurally obsolescent older public housing projects. The House Appropriations Committee has approved \$1,000,000 for pilot programs of this kind.



6. Basic report on Hunters Point Core Area temporary Housing. The Mayor's program, if approved by the Board of Supervisors, would assure essential replacement and maintenance work on approximately 800 units in the Hunters Point temporary war housing project. This major City financial commitment will assure decent minimum housing conditions during the next three to four years, after which the residents will be able, if they wish, to move into dwellings now being planned for the Hunters Point Redevelopment Project.

b. Programs of the Redevelopment Agency:

- 1) Housing for Moderate Income Families. The Redevelopment Agency has programmed in four project areas 4,290 units of moderate priced private housing, of which 299 units are in use and 275 additional units have been made subject to FHA mortgage insurance, precedent to the start of construction. The several Federal programs aimed at the income group to be served are all relatively new and complex and still leave important gaps.
- 2) Rent Supplement for Low Income Families. This new Federal program is just beginning to be applied in San Francisco. It is too early to know if present regulations will be workable. This kind of program will be needed as new moderate income projects are completed, particularly in Hunters Point and Western Addition. City policy authorizes study of a City-financed rent supplement program related to redevelopment areas; such a study should be undertaken.
- 3) Rehabilitation of Private Housing. The Agency, in the execution of Western Addition Area A-2 renewal, is assisting owners of single family and multiple unit structures to rehabilitate their buildings. Technical services available at no cost to owners include: inspection, estimate of design and decoration services, owner consultation, financial advice and assistance, financial feasibility analysis, construction inspections, referrals to the Agency's Community Services staff for social assistance referrals where needed for relocation and assistance service as agent owner in owner-contractor relations.
- 4) Tax Policy for Private Non-Profit Housing. General and specific City policies support lower assessments to assist limited dividend and non-profit moderate-priced private housing. Broader application of these approved policies should be studied and definite recommendations should be made to the Mayor and Board of Supervisors.
- 5) City Sites and Funds for Moderate Income Housing. City policy supports the use of appropriate surplus public lands for moderate income and public housing. The feasibility of this policy will be determined by the Board of Supervisors following completion of a study now being carried out by the Department of City Planning. The Redevelopment Agency has been authorized to promote moderate income housing throughout the City, without being confined to redevelopment areas.



THE UNIVERSITY OF CHICAGO
LIBRARY
540 EAST 57TH STREET
CHICAGO, ILL. 60637
TEL. 773-936-5000

THE UNIVERSITY OF CHICAGO
LIBRARY
540 EAST 57TH STREET
CHICAGO, ILL. 60637
TEL. 773-936-5000

THE UNIVERSITY OF CHICAGO
LIBRARY
540 EAST 57TH STREET
CHICAGO, ILL. 60637
TEL. 773-936-5000

THE UNIVERSITY OF CHICAGO
LIBRARY
540 EAST 57TH STREET
CHICAGO, ILL. 60637
TEL. 773-936-5000

THE UNIVERSITY OF CHICAGO
LIBRARY
540 EAST 57TH STREET
CHICAGO, ILL. 60637
TEL. 773-936-5000

THE UNIVERSITY OF CHICAGO
LIBRARY
540 EAST 57TH STREET
CHICAGO, ILL. 60637
TEL. 773-936-5000

THE UNIVERSITY OF CHICAGO
LIBRARY
540 EAST 57TH STREET
CHICAGO, ILL. 60637
TEL. 773-936-5000

THE UNIVERSITY OF CHICAGO
LIBRARY
540 EAST 57TH STREET
CHICAGO, ILL. 60637
TEL. 773-936-5000

- 6) Increase in City's Basic Housing Stock. Continuing additions to the City's housing supply as a result of new units being built in redevelopment areas for the middle and upper income housing markets are of major significance. The program of the Redevelopment Agency in these sectors of the housing market has been productive and of direct benefit to all sectors.

c. Code Enforcement Programs:

- 1) Continuing Citywide Program. This well established program is continuing and is of major importance in improving and restoring older housing in existing residential neighborhoods. Its impact on the supply of housing for families of low and moderate income is not adequately reported at present. Code modifications that could reduce the possible increase in rents after essential rehabilitation should be studied.
- 2) Federally-Aided Code Enforcement Program. This is a program of great potential significance that will affect 80% of the 3,223 buildings having 5,800 dwellings in four neighborhoods of the City. The effect of the grant and loan provisions on the level of rents after completion of the program should be studied in relation to the established continuing citywide program that does not provide financial assistance.

d. Residential Neighborhood Stabilization:

- 1) Ocean View-Merced Heights-Ingleside. The objectives of this community enterprise, which are supported by official City policy, are examples of the kinds of solutions that must be sought in many neighborhoods in order to achieve an open housing market throughout the City.
- 2) Hunters Point Area. The program of the Redevelopment Agency and the joint social and physical planning program of the City Planning Commission and the Human Rights Commission in this area and its adjacent neighborhoods will be concerned with methods of meeting the housing needs of present residents while achieving, at the same time, a reasonably balanced community in terms of income and racial composition. Equal opportunities in housing throughout the City and the Bay Area will tend to reduce the differential rents which must be paid by minority families in every income group in the ghetto areas of the City.

e. Housing Opportunities Throughout the Bay Area:

- 1) Mayor's 1964 Statement. Mayor Shelley's request to the Association of Bay Area Governments two and one-half years ago was favorably considered and the ABAG regional plan preparation program was subsequently modified to include preliminary studies of the metropolitan housing market.

- 2) ABAG's 1966 Preliminary Regional Plan. With the completion and publication of the Preliminary Regional Plan in 1966, it is now possible to judge the significance of the proposed plan in relation to problems of housing discrimination in the metropolitan area. Recommendations for dealing more directly with this problem will be submitted to the Mayor and Board of Supervisors by the City Planning Commission and the Human Rights Commission when they complete their review of the proposed Regional Plan.

4. Possible New Policies and Programs. The recommendations summarized below include (a) a proposal concerned with the clarification of the goals toward which the City's housing program should be directed, (b) a proposal for maintaining a continuing review of the effectiveness of the organizational structure of the city government in relation to housing development programs, and (c) ideas and proposals for specific new studies that might lead to better housing policies and programs.

- a. Long Range Housing Goals. The Community Renewal Program Report which was approved by the City Planning Commission in 1966 recommended a 12-year housing program based on a definite set of housing goals. These goals were expressed in terms of a desirable "target" population for the City for the year 1978 which would be significantly different from the 1978 population expected to result from a continuation of existing trends. Policy and financial support for new and controversial housing programs cannot be expected without broader understanding of and agreement on the basic, underlying recommended goals. The Housing Program Advisory Board, in cooperation with the Department of City Planning, should reconsider the 1978 "target" population as presented in the CRP Report, and should recommend to the Mayor and Board of Supervisors an explicit statement of the housing goals toward which it believes the City's housing program should be directed.
- b. Continuous Review of Housing Development Agencies. The CRP Report was preceded by studies and recommendations which included proposals for reorganizing the City's housing agencies. While working within the existing Charter, as recommended in this report, the Housing Program Advisory Board should reconsider the earlier CRP recommendations, should review the major changes that are being considered and, in some cases, put into effect in cities throughout the United States, and should anticipate the need for definite recommendations on this subject by the proposed Citizens Charter Revision Committee during the next few years.
- c. Possible New Policies and Programs
 - 1) The relationship of the rent provisions of the welfare program to the basic continuing housing needs of large families and the elderly, in particular, should be clarified. The size of San Francisco's future subsidized housing program may be more readily indicated by a study of the housing needs of these citizens than by any other kind of study.

- 2) One of the stated goals of the CRP Report calls for an increase in the supply of housing for middle income families with children. The Housing Program Advisory Board should recommend studies of the several proposals which have been made that are directed at achieving this goal. These proposals include, for example, rezoning in accordance with the Master Plan for higher densities and City-sponsored financial aids for buying and rehabilitating dwellings.
- 3) Several policy statements in recent years have indicated future support for a city-financed group of housing programs. Some of the suggested programs were intended to enable the City to parallel Federal programs, but to do so in ways more suited to San Francisco's local conditions. Others have been proposed to enable the City to go beyond existing Federal programs in order to meet local needs which have not been considered general enough to justify Federal legislation. The Housing Program Advisory Board should sponsor studies that will enable it to determine whether or not a locally-financed multi-purpose housing program is a critical need now, and, if such a program is judged to be necessary, methods of financing the program should be studied and proposed at the same time the new program is proposed to the Mayor and Board of Supervisors.
- 4) With the completion of the Bay Area Rapid Transit System during the next few years, major changes in the housing and employment patterns of the central Bay Area are certain to take place. These changes, if anticipated accurately and guided by enlightened public policies, might greatly enlarge the housing opportunities for low income and minority group families. The Housing Program Advisory Board, in cooperation with the Human Rights Commission, should sponsor studies of these possibilities and make recommendation for action to the Mayor and Board of Supervisors.

79 03140

U.C. BERKELEY LIBRARIES



0123313895

INSTITUTE OF GOVERNMENTAL
STUDIES LIBRARY

DEC 19 2024

UNIVERSITY OF CALIFORNIA